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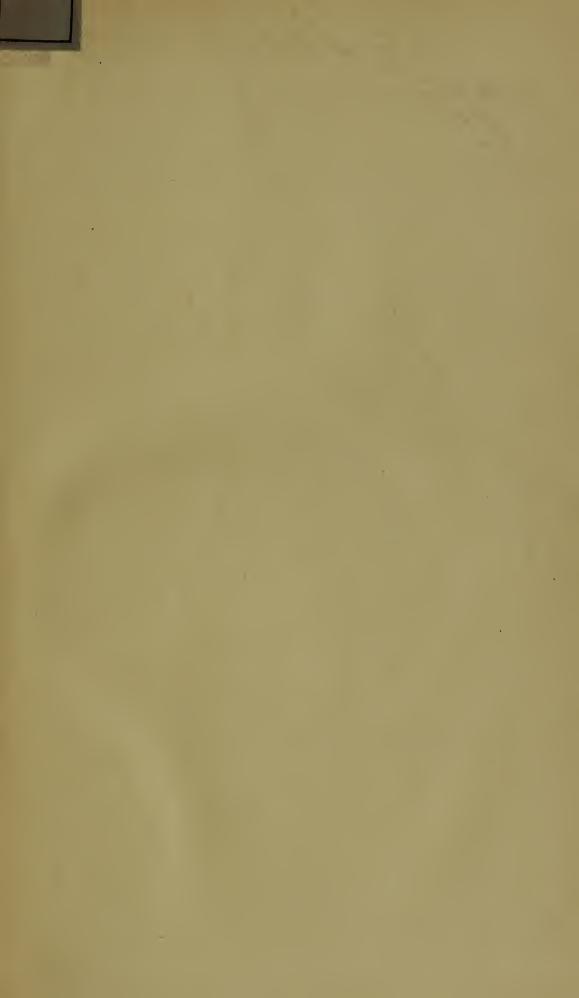
OF

MASSACHUSETTS.

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FORTIETH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

OF THE

Commonwealth of Massachusetts.

JANUARY 1, 1895.

PART I.

FIRE AND MARINE INSURANCE.

BOSTON:

WRIGHT & POTTER PRINTING CO., STATE PRINTERS, 18 Post Office Square.

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Commonwealth of Massachusetts.

INSURANCE DEPARTMENT, BOSTON, April 12, 1895.

To the Honorable the Senate and House of Representatives.

Herewith is submitted, in compliance with the provisions of law, Part I., relating to fire and marine insurance, of the fortieth annual report of this Department.

During last year, in a degree growing out of the increasing demand for insurance beyond the ability of companies represented in the Commonwealth to furnish, there was organized eleven new mutual fire insurance companies, generally designed to accept what is known as mercantile risks, and while this has increased the number of companies properly authorized at the end of the year, in every other direction the list unfortunately shows a decrease, there being two less joint stock fire insurance companies of Massachusetts, one less of such companies of other States, and one less of United States branches of foreign companies.

The companies now transacting business in Massachusetts are classified as follows:—

Massachusetts mutual fire,		•					62
Massachusetts mutual marine,							3
Massachusetts joint stock, .					•	•	9
Other States,	•	•				•	73
United States branches of fore	ign	comp	anie	s,		•	32
Total,							179

Two additional mutuals—the Bay State of Gardner and the Commonwealth of Boston—were organized near the close of 1893 and ought practically to be included in the list of the new mutuals. Four or five of the mutuals which had been in existence for a longer period have within the past year so far

changed their hitherto plans as to be properly included in the list of mercantile companies.

One company—the Massachusetts Mutual, with a guaranty capital of \$200,000—has retired from business, reinsuring its risks in the Firemen's Fire Insurance Company of Boston, Dec. 13, 1894.

The changes since the last report are as follows:—

Companies authorized during the Year.

NAME OF COMPANY.	Location.	Date of Authority.
Suffolk Mutual,	Boston,	January 24.
Eastern Mutual,	Boston,	January 29.
New England Mutual,	Boston,	February 5.
Western Massachusetts Mutual,	Springfield,	February 9.
Old Colony Mutual,	Boston,	March 27.
Colonial Mutual,	Boston,	April 10.
Tremont Mutual,	Boston,	April 21.
Standard Mutual,	Boston,	May 19.
Globe Fire,	New York,	August 11.
Melrose Mutual,	Melrose,	August 15.
Excelsior Mutual,	Boston,	September 10.
India Mutual,*	Boston,	September 10.
Winthrop Mutual,	Boston,	October 30.

Companies withdrawn during the Year.

Columbian,	Louisville, Ky.,		February	27.
Boylston,	Boston,		March	16.
Guardian Assurance,	London,		May	31.
Dwelling House,	Boston,		October	17.
Massachusetts Mutual Fire,	Boston,		December	13.
Teutonia,	Philadelphia, .		December	31.
Firemen's,	Baltimore, .		December	31.
		1		

^{*} To do fire business.

CONDITION OF THE NEW MUTUALS.

The statute requires that every insurance company chartered in this Commonwealth shall be subjected at least once in three years, and as much more frequently as the Commissioner deems desirable, to a critical examination. The recent organization of so large a number of mutuals, and the inquiries as to their condition which were coming in all directions from the policyholders, seemed to render it imperative for the information and the protection of the citizens of Massachusetts as well as other States pecuniarily interested therein, that immediately upon the receipt by this Department of the statements of business for the year 1894 rendered by these new corporations, there should be a careful examination into their condition. This work has been nearly completed and the results are shown in the tabulations presented in this report. Unlike most of the large insurance departments, that of this Commonwealth has not been provided with an examiner to have in charge this particular work, sufficient now to occupy, if thoroughly and efficienty performed, the time of at least one appointee. It was necessary therefore to withdraw, and under the circumstances at the very time when the Department was most heavily pressed with work in making up the compilation of annual statements, two of the clerical force for this special service, with the result that the annual report is in this instance delayed, as will be the Life Report to follow, at least four weeks beyond the time of ordinary publication. As a result of the examinations of the mutuals, three,—the Suffolk of Boston, the Commonwealth of Boston, and the Bay State of Gardner - were found to be financially impaired in such degree as to demand an immediate assessment upon the policy-holders to meet accrued liabilities, and in the case of the two former the Commissioner, in the exercise of the discretion conferred upon him by law, felt impelled to apply to the Supreme Judicial Court for an injunction restraining the said corporations from the further transaction of business and for the appointment of a receiver to close their affairs. In the case of the Suffolk there was no contention, and James C. Davis, Esq., was, on March 22, appointed receiver of that corporation. In the case of the Commonwealth a temporary injunction was issued which, however, was subsequently so far

modified as to permit the officers of that corporation to make an effort to collect an assessment already levied, the corporation being restrained from the issuance of any further policies and from any payments, while the question of the appointment of a receiver was postponed for the period of two months.

Suggestions as to Methods.

No one will contend that the conditions of the insurance business, demanded so large and sudden an increase in the number of new mutual companies, and it is exceedingly to be regretted that several of these were apparently organized mainly in the interest of individuals instead of the insuring public. The amendment in the insurance statute effected last year upon the suggestion of the Commissioner, prohibiting the appointment of the same persons as general managers of one of these companies and at the same time as officers thereof, has not altogether cured the evil which it was intended to remedy, and the financial straits in which several of these corporations are now found arises in no small degree from the pernicious practice of appointing general managers with a flat commission upon the entire business, whose only pecuniary interest in such condition of affairs is to procure the largest possible amount of business with its resultant profit to the said managers, and whose counsels have been altogether too weighty in the question of the acceptance or rejection of the risks involved. old time conservative management which has characterized the Massachusetts mutual fire insurance companies from their inception, and which has resulted in a degree of stability not excelled among similar institutions, has largely been lost sight of in this new and mad race for business, the amount of which with its consequent volume of premiums has naturally, indeed inevitably, led to disaster to the corporations while affording enrichment to the general managers thereof. While it is perhaps impossible to entirely regulate this matter by statute, the principle ought to be enforced in every corporation of this class that the general managers, especially if admitted into the councils of the company in the matter of the acceptance of risks, ought to derive their profit not from the altogether pernicious principle of a flat commission upon the premiums received, but from a fixed salary, and perhaps in addition thereto a percentage from the profits of the business, should the operations of the corporation prove successful. Only upon the adoption of this plan can the entirely personal and pecuniary interest of the managers in the volume of business, and, therefore, of premiums, be dissevered, and their interest be made mutually with the policy-holders, dependent upon the company's success. The practice in the new mutuals to which attention is herein called cannot be too strongly or too severely condemned, and if not at once and altogether abandoned, the Legislature must be invoked to still further amend the law so as to effectually and entirely remedy this mischievous method of proceeding.

Unauthorized Business in Other States.

The examination of nine of the new mutuals shows in one direction a result which may awaken serious apprehension on the part of Massachusetts policy-holders in these corporations, and presents a phase of the business demanding careful consideration, if not prompt legislative action. Nearly all of these mutuals, immediately after receiving certificates of authority to transact business, began actively extending their operations into other States,—a proceeding not in itself indefensible upon the grounds of good management or in the protection of the best interests of the Massachusetts policy-holders; but a very considerable portion of the territory into which they made incursions was within States to which the corporations had not been lawfully admitted and where they had no legitimate right to attempt the issuance of insurance.

Aside from the serious question of public policy, — the considerations of comity between States, — there is an element of grave danger, so far as a purely mutual company is concerned, in transactions of this nature. Massachusetts has carefully guarded by law the conditions under which an insurance company of another State or country may be admitted to transact business in this Commonwealth, and every effort is made to prevent violation of law by the transaction here of insurance business by companies not authorized to engage therein. Other States have similar laws. Should Massachusetts, without any attempt at restraint, permit her own corporations to invade territory where they have received no authority to transact

business, and thus openly transgress and defy the laws of sister States?

But beyond this question of legal courtesy and propriety, there is the eminently practical business view brought out in the examinations. Herewith is appended a table showing the amount of premiums collected by the nine mutuals already examined and the losses incurred, by which it will be seen that while over one-fifth of the entire premiums was paid by policy-holders in Massachusetts, less than one-twelfth of the losses was incurred in this Commonwealth.

	PREMI	UMS COLLECTE	D.	LOSSES INCURRED.				
COMPANIES. In Mass.		Other States.	Per Cent. in Mass.	In Mass.	Other States.	Per Cent. in Mass.		
Colonial,	\$21,083 38	\$40,029 12	34.50	\$217 38	\$13,766 90	. 1.50		
Old Colony,	15,898 69	64,819 46	19.70	181 80	13,031 99	1.37		
Standard,	10,416 89	28,455 47	26.78	88 12	8,246 79	1.06		
Tremont,	15,268 97	26,012 38	36.99	2,853 59	5,825 50	32.88		
Western Massa-chusetts,	18,255 57	73,764 36	19.84	219 13	43,559 87	.5		
Atlas,	50,791 06	319,382 01	13.72	9,533 29	148,137 00	6.02		
Commonwealth, .	53,897 14	252,323 41	17.60	10,839 10	175,760 69	5.81		
Suffolk,	41,347 43	82,019 86	33.52	10,470 28	42,005 19	19.95		
Bay State,	20,333 00	83,561 00	19.5 8	6,682 00	37,399 00	15.16		
Totals,	\$247,292 13	\$970,367 07	20.30	\$41,084 69	\$487,732 93	7.77		

If the business of the corporations proves successful, it is possible that this great disparity may in the end be overcome, but even then it affords a very pungent illustration of the manner in which the holders of policies in this Commonwealth are made to pay an enormous excess of loss in other parts of the country; but perhaps a still more important consideration presents itself in the case of a serious impairment, as has come to not less than four of the nine corporations included in the list. It is a matter of extreme doubt whether one of these corporations will be able by any process of law to collect an assessment when needed, in States where it has transacted business in defiance of law. Should this prove true, then the Massachu-

setts policy-holders are subjected to an additional pecuniary disadvantage over that already incurred, because here, without question, the corporation can enforce by legal process its assessment, with the result that after having paid in the first cash premium, which, when the question of loss is taken into consideration, is very largely in excess of that paid by citizens of other States, our own people must be called upon to a considerable extent to make up the amount of an assessment in case of failure to collect the same within the jurisdiction of States where the company had not been authorized to proceed with its business.

Possibly there are reasons which would make it unwise to absolutely prohibit by law the engaging by any insurance corporation chartered in this Commonwealth in the transaction of business in any State to which it had not been lawfully admitted. But the facts herewith shown present to the managers of these companies, to the policy-holders, and to the Legislature, a condition of affairs demanding the most careful consideration and the wisest possible judgment.

THE BUSINESS OF THE PAST YEAR.

The tables show a gratifying increase, being above three millions of dollars in assets during the year in the Massachusetts mutual fire insurance companies, an increase of eightyseven millions in risks written, of fifty-eight millions in risks outstanding, and a substantial increase in income and profits returned, with a decrease of more than a half million in losses incurred, the entire presentment being a gratifying improvement upon the condition in several previous years. the marine companies show a very large percentage of loss in the amount of risks written, their condition otherwise is not so discouraging as the figures apparently indicate. The table presenting the condition of the Massachusetts stock companies is not so favorable. Capital, assets, surplus, income, risks written and outstanding, all show a very material decrease, not fairly offset by the decrease in the losses incurred and paid. Somewhat singularly, but perhaps to be accounted for by very large increase of risks written by the mutuals, the companies of other States and countries met with a very material loss in amount of risks written and outstanding; with also a decrease in assets and income, although both classes show an

increase in surplus. The aggregates of all the companies show a decrease in the capital of over two millions, an increase of four and one-third millions in assets and above three and one-half millions in surplus. On the other hand, the fire risks written show a decrease of nearly seven hundred fifty millions and marine risks above one hundred seventy-seven millions. The liabilities, on the other hand, show a decrease of nearly two millions, a decrease in expenditures of above fourteen millions, and a decrease in fire losses paid of more than ten and one-half millions. Taken altogether, the exceedingly unpromising situation of the five years preceding 1894 has materially improved.

CHANGES IN THE DEPARTMENT.

Since the publication of the last report, the Department has met with one of the severest losses in its history, in the resignation, to accept a position far more lucrative, of Deputy Commissioner William S. Smith. After nearly seventeen years of most faithful service, in which Mr. Smith discharged the duties not only of deputy but also assumed those of actuary, proving himself in both positions invaluable, he was induced to leave the public service by the larger opportunities and greater emoluments offered by an insurance corporation. The Commissioner records his full and cordial appreciation of the work of Mr. Smith during all of these years and the great loss the Department has sustained in his retirement therefrom.

The Department was fortunate in having upon its rolls Mr. Frederick L. Cutting, with a record of twenty-three years' efficient and pains-taking service in the exacting position of first clerk, and in accordance with the provisions of law he was appointed deputy commissioner to fill the vacancy occasioned by the retirement of Mr. Smith.

THE OFFICE OF FIRE MARSHAL.

The establishment by legislative enactment last year of the office of fire marshal for the Commonwealth has taken from this Department the duty of collecting and compiling the statistics in relation to fires in Massachusetts. Naturally the break thus occurring renders the figures transmitted in the report of the fire marshal in a degree incomplete, but the tables which it has been customary for this Department to publish in that connection will be found in the report of the marshal, presented in

the Appendix, and hereafter, under the new system, they will be thus published, covering the entire period of the year. The few months in which the office of fire marshal has been in operation in this Commonwealth sufficiently attests, and there can be no doubt that the future will confirm, the wisdom of the Legislature in the passage of the act which practically extended the theretofore jurisdiction of the fire marshal of Boston over the entire Commonwealth. The value of this office well conducted can hardly be overestimated in the line of the investigation of the causes of fires, the arrest of alleged incendiaries, the removal of inflammable conditions, and through this work, the reduction of the enormous fire waste, a large portion of which is clearly attributable to criminal origin. The money expended by the Commonwealth in carrying on the work of the office of fire marshal will unquestionably prove in the results certain to be achieved one of the wisest and most economical appropriations in the interest of insurers and property holders in Massachusetts.

In accordance with the provisions of existing statutes, the suggestions of the Commissioner as to desired legislation are required to be made to the General Court prior to its session in January instead of being included, as formerly, in the annual reports of the Department. The recommendations of the Commissioner thus made for the current year will be found in the Appendix to this volume.

FINANCES OF THE DEPARTMENT.

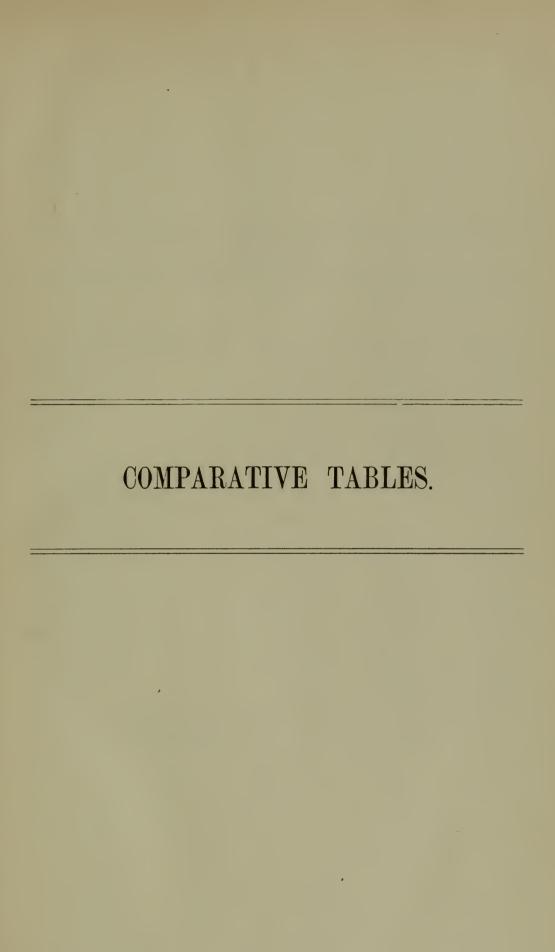
The income of the Department for the year 1894 was \$68,364.25, of which \$28,782.25 was received from valuation fees, and \$39,582 from licenses, certificates, statements, etc. The entire receipts were more than \$6,500 in excess of the previous year, and the largest in the history of the Department. The surplus revenue accruing to the Commonwealth above the entire expenditures on account of the Insurance Department was \$38,274.20, being greater than in the previous year by \$4,170.81 (receipts and disbursements in detail in Table XIV).

Respectfully submitted,

GEORGE S. MERRILL,

Insurance Commissioner.







Comparative Table A. — Massachusetts Mutual Fire Insurance Companies.

		1893.*	1894.†	Increase or Decrease in 1894.
Assets (including contingent)),	\$33,089,474	\$36,140,266	\$3,050,792
Liabilities,		5,290,303	5,759,970	469,667
Cash surplus,		5,101,451	5,028,752	—72,699
Income,		5,525,332	6,275,391	750,059
Expenditures,		5,472,913	5,753,149	280,236
Risks written,		515,034,903	602,324,896	87,289,993
Net premiums received,		5,009,527	5,739,745	730,218
Risks outstanding,		819,245,714	877,687,858	58,442,144
Losses paid,		1,886,485	1,750,915	—135,570
Losses incurred,	.	2,121,325	1,492,096	-629,229
Assessments collected,		38,672	32,103	-6,569
Profits returned,		2,699,947	2,827,651	127,704
Expenses,	•	843,163	1,098,908	255,745

^{*} Fifty-two companies.

[†] Sixty-two companies.

Comparative Table B. — Massachusetts Mutual Fire Marine Insurance Companies.

		1893.*	1894.†	Increase or Decrease in 1894.
Assets,		\$255,6 83	\$447,277	\$ 191,594
Liabilities,		143,542	133,209	10,333
Surplus,		112,141	314,068	201,927
Income,		281,661	272,500	-9,161
Expenditures,		320,393	213,090	—107,303
Risks written,		17,279,010	14,255,590	—3,023,42 0
Net premiums received,		274,645	204,039	-70,606
Losses paid,	•	276,252	169,442	106,810
Losses incurred,		200,535	127,529	—73,006
Risks outstanding, .		3,349,461	3,846,557	497,096
Expenses,		44,141	43,648	-493
Scrip dividends declared,	, .	- 1	-	
Scrip redeemed,		-	-	_
Scrip outstanding,		506,090	662,362	156,272

^{*} One company.

[†] Two companies.

Comparative Table C. — Massachusetts Joint-Stock Insurance Companies.

	1893.*	1894.†	Increase or Decrease in 1894.
Cash capital,	\$5,007,200	\$4,150,000	—\$857,2 00
Assets,	10,538,001	9,329,492	-1,208,509
Liabilities,	3,732,569	3,091,987	640,582
Surplus,	6,805,432	6,237,505	— 567,927
Income,	4,864,572	4,215,019	649,553
Expenditures,	5,028,166	3,809,936	-1,218,230
Fire risks written,	283,727,237	234,102,235	-49,625,002
Fire premiums received (net),	3,242,019	2,643,021	-598,998
Marine risks written,	69,490,194	58,716,628	-10,773,566
Marine premiums rec'd (net),	1,178,750	1,205,873	27,123
Fire losses paid,	2,278,285	1,704,614	573,671
Marine losses paid,	1,049,545	676,366	-373,179
Fire losses incurred,	2,291,220	1,548,192	—743,028
Marine losses incurred,	1,258,163	751,195	-506,968
Fire risks outstanding,	392,374,096	346,534,601	-45,839,495
Marine risks outstanding, .	11,725,851	10,332,386	-1,393,465
Expenses,	1,380,986	1,106,830	—274,156
Cash dividends declared, .	319,216	322,125	2,909

^{*} Eleven companies.

⁺ Nine companies.

Comparative Table D. — Fire and Marine Insurance Companies of Other States.

		1893.*	1894.†	Increase or Decrease in 1894.
Cash capital,		\$41,222,912	\$40,629,601	—\$ 593,311
Assets,		163,083,845	165,529,697	2,445,852
Liabilities,		82,641,382	81,749,197	—892,185
Surplus,		80,442,463	83,780,500	3,338,037
Income,		89,066,354	87,585,334	-1,481,020
Expenditures,		90,579,511	82,502,817	8,076,694
Fire risks written,		8,758,242,662	8,286,510,862	—471,731,800
Fire premiums received (net)	,	74,079,031	73,616,858	-462,173
Marine risks written, .		1,568,037,547	1,373,218,992	-194,818,555
Marine premiums rec'd (net)	,	7,564,427	6,728,536	—835,891
Fire losses paid,		49,988,865	44,196,572	—5,792,293
Marine losses paid, .	•	5,748,655	4,314,714	-433,941
Fire losses incurred, .		51,652,748	40,912,124	-10,740,624
Marine losses incurred,.		6,328,489	4,698,501	-1,629,988
Fire risks outstanding, .		10,694,643,636	10,570,078,225	-124,565,411
Marine risks outstanding,		167,494,542	165,756,303	1,738,239
Expenses,		28,362,753	27,392,315	—970,438
Cash dividends declared,		4,711,617	4,637,623	—73,994

^{*} Seventy-five companies.

[†] Seventy-four companies.

Comparative Table E. — United States Branches of Foreign Companies.

	1893.*	1894.†	Increase or Decrease in 1894.
Deposit capital,	\$7,927,285	\$7, 300,000	-627,285
Assets in United States,	55,250,462	55,160,385	—90,077
Liabilities in United States, .	37,943,826	37,098,836	-844,990
Surplus,	17,310,325	18,061,549	751,224
Income,	47,598,306	46,521,963	—1,076,343
Expenditures,	45,963,793	-41,002,095	—4,961,698
Fire risks written,	5,257,046,812	4,945,013,570	-312,033,242
Fire premiums received (net),	42,173,125	41,114,393	-1,058,732
Marine risks written,	920,618,593	952,038,622	31,420,029
Marine premiums received (net),	3,418,292	3,423,123	4,831
Fire losses paid,	29,289,297	25,156,390	-4,132,907
Marine losses paid,	1,955,550	1,672,491	—283,059
Fire losses incurred,	30,124,352	24,359,095	_5,765,257
Marine losses incurred,	2,263,134	1,630,343	— 632,791
Fire risks outstanding,	5,774,707,656	5,650,638,897	124,068,759
Marine risks outstanding, .	50,584,528	58,112,920	7,528,392
Expenses,	14,678,956	14,173,213	-505,743

^{*} Thirty-three companies.

[†] Thirty-two companies.

Aggregates of all the Companies.

	1893.	1894.	Increase or Decrease in 1894.
Cash capital,	\$54,157,397	\$52,079,601	_\$2,077,796
Assets (including contingent of mutual companies),	262,217,465	266,607,117	4,389,652
Liabilities,	129,751,622	127,833,199	-1,918,423
Surplus,	109,771,812	113,422,374	3,650,562
Income,	147,336,225	144,870,107	-2,466,118
Expenditures,	147,364,776	133,281,087	-14,083,689
Fire risks written,	14,814,051,614	14,067,951,563	-746,100,051
Fire premiums received (net)	, 124,503,702	123,318,056	-1,185,646
Marine risks written,	2,575,425,344	2,398,229,832	-177,195,512
Marine premiums received (net),	12,436,114	11,561,571	874,543
Fire losses paid,	83,442,932	72,808,491	-10,634,441
Marine losses paid,	9,030,002	6,833,013	-2,196,989
Fire losses incurred,	86,189,645	65,814,614	-20,375,031
Marine losses incurred,	10,050,321	10,204,461	154,140
Fire risks outstanding,	17,680,971,102	17,444,939,581	-236,031,521
Marine risks outstanding, .	233,154,382	238,048,166	4,893,784
Expenses,	45,309,999	43,814,914	-1,495,085
Cash dividends declared, .	5,030,833	4,961,748	69,085

Comparative Table F. — Massachusetts Business.*

	1893.	1894.	Increase or Decrease in 1894.
Fire risks written,	\$1,030,196,564	\$986,624,142	_\$43,572,422
Fire premiums received, .	10,727,167	10,518,365	-208,802
Fire losses paid,	8,032,697	5,588,289	-2,444,408
Fire losses incurred,	8,329,015	5,182,490	-3,146,525
Marine risks written,	242,991,628	237,436,404	-5,555,224
Marine premiums received, .	1,880,038	1,670,982	-209,056
Marine losses paid,	1,735,917	1,115,948	—619,969
Marine losses incurred,	1,562,397	1,021,640	— 540 , 757

^{*} For details of this business see Table XIII.

COMPARATIVE RATIOS OF TABLE F.

	1893.	1894.	Increase or Decrease in 1894.
Fire premiums received to risks written,	1.04	1.07	2.88
Fire losses incurred to risks written,	.81	.53	-34.57
Fire losses incurred to premiums received, .	77.64	49.27	-36.54
Marine premiums received to risks written, .	.77	.70	-9.90
Marine losses incurred to risks written,	.64	.42	-34.37
Marine losses incurred to premiums received, .	83.10	61.17	26.38

Table G. — Fire Risks written, Premiums received and Losses incurred in Massachusetts.

				RATIO	of -
Year.	Fire Risks Written.	Premiums Received.	Losses Incurred.	Premiums Received to Risks Written.	Losses Incurred to Risks Written.
1873, .	\$ 858,393,129	\$ 10,358,024	\$ 5,184,364	1.21	.60
1874, .	655,056,069	8,253,755	3,676,063	1.26	.56
1875, .	597,478,409	7,232,486	3,221,943	1.21	.54
1876, .	528,211,058	5,974,268	2,738,180	1.13	.52
1877, .	585,928,271	5,998,124	2,572,185	1.02	.44
1878, .	558,019,711	5,506,392	2,438,121	.99	.44
1879, .	520,814,369	5,026,482	2,500,451	.96	.48
1880, .	609,132,542	5,479,552	3,055,273	.90	.50
1881, .	642,542,633	5,845,354	2,884,047	.91	.45
1882, .	686,030,272	6,244,053	4,915,949	.91	.72
1883, .	710,197,514	6,896,367	3,763,949	.97	.53
1884, .	655,613,160	7,067,149	3,865,956	1.08	.59
1885, .	661,380,951	7,402,583	3,132,235	1.12	.47
1886, .	694,473,662	7,838,425	3,369,294	1.13	.49
1887, .	765,304,046	8,371,714	3,136,774	1.09	.41
1888, .	832,038,483	8,702,006	4,444,322	1.05	.53
1889, .	825,962,689	8,601,963	9,284,464	1.04	1.12
1890, .	871,117,341	9,039,865	3,798,502	1.04	.44
1891, .	863,343,089	8,719,803	5,104,694	1.01	.59
1892, .	960,872,674	10,006,986	4,140,396	1.04	.43
1893, .	1,030,196,564	10,727,167	8,329,015	1.04	.81
1894, .	986,624,142	10,518,365	5,182,490	1.07	.53
Totals,.	\$16,098,730,778	\$ 169,810,883	\$90,738,667	1.05	.56

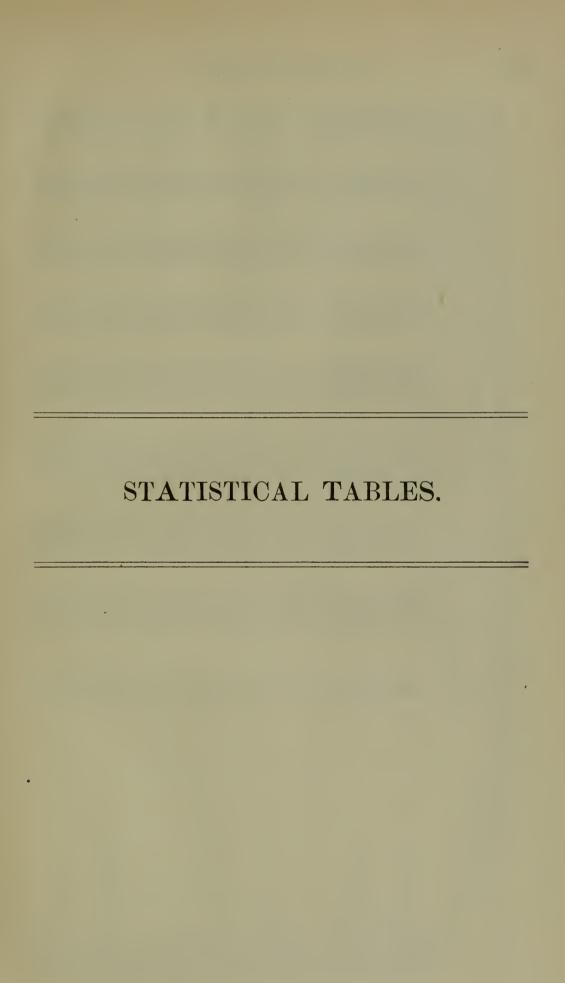


Table I. - Massachusetts Mutual Fire Insurance Companies.

NAME OF COMPANY.	Com- menced	Risks Written in	Risks	Amount at Risk Dec. 31,	Contingent	Gross	Gross	Surplus or Deficiency	Surplus or Deficiency
	Вивіпевв.	1894.	In 1894.	1894.	Arnets.	ABBOUR.	Liabilities.	in 1894.	in 1893.
Abington,	1857	\$3,063,925	\$3,263,727	\$8,272,505	\$124,382	\$84,504	\$65,210	\$19,294	\$21,608
Ashfield,	1873	6,149	4.087	49,488	1,626	8,269	197	++	
Attlaborated:	1892	29,083,877	34,500,247	21,908,569	901,153	174,500	172,335	2,174	-40,325
Tree colough,	1840	414,430	349,680	2,053,976	172,22	26,673	6,714	20,059	20,065
Bay State	1833	2,075,823	1,931,850	7,104,856	366,733	80,000	61,740	24,866	28,736
Berkshire,	1835	2,100,888	1,550,115	8,750,550	120,355	114,133	61.011	53,122	63.406
Bristol County, Cambridge.	1820	510,700	730,200	2,859,996	242,925	724	101 011	1-00	100 001
	1001	##000004	0,401,000	10,022,020	1701017	750,047	104,000	200,00	103,842
Cohnesot.	1816	5,948,106	5,219,222	25,055,733	356,186	341,817	181,821	159,996	173,384
Colonlal,	1804	6.680,573	1.290,091	4.365.982	185.425	2,888	2,499	355	7.17
Commonwealth,	1803	21,061,460	11,793,045	10,406,010	469,008	01,604	105,792	-74,098	10,692
Dedham,	1837	1,705,040	1,305,021	1,400,597	69,872	128,674	37,605	01,069	91,056
Dorchester,	1866	9,008,185	6,626,785	30,218,280	407,989	300,285	244,834	115,451	132,337
TCHREX.	1881	6,172,214	1,470,805	0,081,832	124,648	34,041	31,794	2,247	004 07
Excelsior,	1894	1,944,935	179,530	1.761.905	67.834	17,650	15,358	2005	40,120
Fitchburg,	. 1847	10,046,088	10,439,051	21,775,588	388,084	234,303	231,748	2,555	35,611
Franklin,	1829	2,345,014	1,867,560	3,315,847	47,833	24,686	28,052	-3,006	-7,385
Hampshire,	1832	796,148	856 835	1,669,695	50,859	20 27	20,000	25.00	10 693
Hlinghom,	1820	4,874,110	4,113,802	27,385,590	208,712	381,348	202,082	178,366	189,546
Holyoke,	1843	10,225,962	8,261,652	39,330,085	570,784	854,214	280,574	201,640	664,241
Lowell,	1832	1,789,883	1,505,758	6,185,377	83,563	114,744	43,438	71,306	59,918
Melrose,	1891	3.815.572	82,400	3,737,830	05,205	10 673	14,939	53,803	195,461
Merchants' and Parmers',	1817	6,689,376	6,843,163	23,200,747	345,896	243,662	170,080	64,473	84,510
Morrimack,	1828	0,841,416	5,714,017	29,175,873	453,103	201,007	234,876	56,131	101,142
Middlegen,	1820	9,787,200	7,489,118	36,732,516	546,957	578,441	281,916	296,525	202,114
Mutual Fire Assurance,	1827	910,050	708,000	4.820.023	134,678	158,019	37,527	120,402	0,019
Mutual Protection,	1864	430,905	330,025	1,405,733	17,927	890,79	0,812	57,256	65,248
Mew Bury Port,	1820	089'881	89,790	606,835	35,134	30,201	412	25,789	26,996

324,335 - 812 349,251	53,123 —557 51,630	367,600 —21,923 —7,888 ————————————————————————————————	\$3,766,497
327,125 522 1,880 344,055	43,243 -568 -53,585 53,585 3,674	30,750 368,353 4,266 1,256 -29,138 8,254 -8 388,258	\$3,531,207
31,078 150,436 42,205 4,904 264,930	19,715 1,013 150 13,730 26,692	44,887 309,601 22,598 30,480 47,747 1,355 1,355 14,550 293,113	\$4,317,082
32,833 477,561 42,727 3,024 608,985	62,958 445 445 2,147 67,315 30,366	14,137 677,954 26,864 31,736 18,609 9,609 6,933 15,204 681,371	\$7,857,354
157,514 286,966 215,525 24,576 509,351	35,772 20,271 361,982 74,795 117,641	175,588 605,740 104,021 78,547 197,012 8,099 144,669 46,419 569,562	\$11,167,260
4,286,116 19,798,931 4,895,903 654,325 34,335,277	2,205,710 242,261 2,937,675 1,167,250 2,840,458	3,406,525 39,609,416 2,85,782 3,605,254 4,492,509 324,310 2,595,787 1,057,742 39,010,914	\$541,617,241
1,569,325 3,929,598 2,515,153 577,981 8,906,325	960,727 49,350 1,044,500 141,250 891,594	5,619,307 9,025,748 1,084,122 3,103,238 2,669,399 66,350 362,287 274,250 8,782,132	\$181,319,963
5,916,160 4,742,353 7,751,095 483,519 9,553,971	1,171,370 247,561 1,050,500 156,300 3,856,675	9,062,402 10,799,504 3,475,614 3,471,910 7,571,930 74,250 352,004 1,338,242 9,655,215	\$255,807,879
1894 1825 1894 1887 1851	1838 1855 1852 1829 1894	1894 1848 1894 1891 1894 1829 1829 1824	
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	sbury	nnics'	. 1
New England, Norfolk, Old Colony, Patrons', Quincy,	Salem, Salisbury and Amesbury Saugus, South Danvers, Standard,	Suffolk, Traders' and Mechanics' Tremont,	Totals,

Manufacturers' Mutuals.

Arkwright,	•			•	1860	\$97,710,196	\$94,437,831	\$94,404,582	\$3,794,423	\$804,578	\$382,032	\$422,546	\$320,697
Boston Manufacturers', .	•			•	1850	111,074,620	108,587,150	107,572,032	4,331,637	916,228	434,577	481,651	358,254
Cotton and Woolen,	•			•	1875	28,246,149	28,422,494	28,114,837	1,316,241	200,508	134,218	66,290	—8,853
Fall River Manufacturers',					1870	36,692,936	35,355,911	35,722,474	1,573,690	332,535	157,900	174,635	119,785
Industrial,	٠	•		•	1890	15,766,659	10,668,274	15,061,271	751,340	124,950	77,542	47,408	5,670
Paper Mill	•			•	1887	5,811,761	5,275,645	5,547,461	268,650	60,505	26,971	33,534	15,947
Rubber Manufacturers', .				•	1885	20,375,032	18,376,508	19,888,500	906,932	203,163	103,784	99,379	42,165
Worcester Manufacturers',	•	٠	٠	•	1855	30,839,664	30,006,849	29,759,460	1,232,295	297,968	125,804	172,104	131,239
Totals,	•	•	•	•		\$346,517,017	\$331,130,662	\$336,070,617	\$14,175,217	\$2,940,435	\$1,442,888	\$1,497,547	\$984,904
Grand totals,	•	٠				\$602,324,896	\$512,450,625	\$877,687,858	\$25,342,477	\$10,797,789	\$5,759,970	\$5,028,754	\$4,751,401

Not including contingent assets.

|| Including guaranty capital.

† Including unearned premiums.

‡ This company charges a cash premium adequate for expenses only, and relies on deposit notes to pay losses. § This company charges no cash premium.

Table II. — Massachusetts Mutual Fire Insurance Companies.

						ı			1
	 Gross Cash	Gross Cash	Net Cash		RATIO OF LOSS TO	Loss To		RATIO OF EXPENSE TO	XPENSE TO
NAME OF COMPANY.	Income.	Expenditures.	Premiums Received.	Losses Paid.	Premiums Received.	Amount at Risk.*	Expenses.	Premiums Received.	Gross Income.
Abington,	\$46,473 508	\$58,828	\$40,725	\$29,022	71.25	.35	\$12,637	31.03	27.20
Ashfield,	67 67 262 033	200 . 1	- 31 259 705	918 991	1 1 20		1 1 59 703	29 00	1 1 06
Attleborough,	3,695	4,473	2,301	4,001	173.9	.20	472	20.51	12.77
Barnstable County,	39,836	45,565	35,784	8,777	24.53	1.23	6,905	19.30	17.33
Berkshire,	34,419	29,877	28,832	8,517	30.23	01.0	7,958	27.60	23.12 53.99
Olttzens',	16,310	102,337	76,539	34,224	64.23	77.	22,239	33.34	29.06
Colonial Colonial	1,639	1,177	1,532	74	(L		478		29.16
Commun.	234,274	27,165	231,101 24,291	133,250	16.35	1.73	16,781 71,841 7,985	34.80 31.09	32.90 30.66 96.68
Dorchester,	163,611	175,580	147,282	85,274	57.89	08.	39,115	26.56	23.91
Essex.	50,306 86,227	27,326 60,706	49,566 83,037	11,658	23.52	.55	15,668 23,976	31.61 28.88	31.15 27.81
Execusion	14,253 170,486	6,320	14,253 159,435	119,457	74.97	-48	6,320	44.35	44.35 23.88
Franklin, Groveland.	16,772	18,963	16,492	12,520	75.92	.41	6,237	37.82	37.19
Hampshire, Hingham,	12,860	17,425	10,742	8,915	83.	25.	3,102	28.88	24.12 18.80
Holyoke,	189,112	190,016	146,713	72,835	49.65	.19	45,293	30.87	23.95
Lowell,	36,638	25,986	27,986	4,936	17.64	.10	10,512	37.55	28.68
Merchants and Possess	5,408	2,274	5,408		1		2,274	42.05	42.00
Merrimack,	119,669	152,365	103,046	74,409	72.24	35.	29,180	28.53	24.38
Middlegex,	169,276	152,043	143,930	43,807	30.45	.14	37,698	26.20	22, 27
Mutual Fire Assurance,	21,659	20,088	14,042	6,156	43.85	24. E. E.	4,257	30.32	19.65

23.84 33.82	36.23	20.96	46.37	26.63	29.06	62.68	43.69	28.26	21.30	39.98	23.34	32.04	26.74	49.51	. (26.25	91.30	21.81	26.56
38.83	36.96	28.26	48.93	31.97	34.57	65.95	ł	51.61	26.03	41.51	28.17	32.26	46.49	52.39	,	,	91.30	27.35	30.44
2,088	13,672	18,399	23,241	45,373	5,566	215	1,738	1,669	7,206	31,515	45,996	10,524	16,005	31,470	000	2.232	453	36,949	\$873,668
-25	.22	21.0	. 20	.20	.41	.64	.29	.14	.41	66.	.17	.15	.10	99.	1	.24	1	11.	-28
127.9	25.40	36.13	16.97	48.72	53.20	47.85	1	12.58	17.11	44.58	39.34	11.05	95.52	49.51	1	'	1	32.28	50.66
35	9,396	23,533	4,552	69,138	8,565	156	820	407	4,735	33,850	64,506	3,602	32,895	29,735	ı	6,182	, 1	43,613	\$1,454,479
5,377	36,988	111,60	5.916	141,894	16,096	326	ł	3,234	27,683	75,942	163,967	32,621	34,438	60,071	594	1	2,127	135,136	\$2,869,950
4,668	23,069	24 210	7.500	185,249	18,205	400	2,588	4,999	17,940	66,865	183,929	14,126	52,594	61,205	182	8,414	453	158,677	\$3,171,008
8,760	37,726	501,100	6,095	170,372	19,163	343	3,978	5,906	33,833	78,849	197,107	32,826	59,884	63,571	958	8,407	2,127	169,391	\$3,288,741
• •	•	•	• •	•	•	•	•	•	•	٠	•	•	•	•	٠	•	•	•	•
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t, .		• •		٠	•	AE	•	r. 6.	•		Meci	•		Bachi	•	ry,	•	ntna	•
Mutual Protection, Newburyport,	New England,	Old Colony.	Patrons',	Quincy, .	Salem,	Salisbury and Amesbury,	Saugus,	South Danvers,	orangara, .	Suffolk,	Traders' and Mechanics',	Tremont,	wachusett,	Western Massachusetts,	Westford, .	West Newbury,	Winthrop, .	Worcester Mutual,	Totals, .

Mutuals.	
Manufacturers'	

			_	_	_	93.78 90.62		65.67 62.83	78.46 75.39	19.15 17.51
=					_			16,176		
=	09.	.30	.22	.13	87.	.17	.23	.34	60.	.21
	7.31	3.74	23.22	14.58	22.30	17.40	22.	4.06	10.33	30.51
	\$55,491	32,228	63,434	45,983	39,072	908'6	44,325	9,997	\$296,436	\$1,750,915
	\$759,442	861,036	273,161	315,287	108,490	53,493	201,478	246,402	\$2,869,795	\$5,739,745
	\$691,861	793,937	260,257	100,001	100,004	44,300	170,343	223,699	\$2,582,131	\$5,753,139
	\$787,688	897,662	287,171	327,942	000,*01	55,347	209,277	257,497	\$2,986,650	\$6,275,391
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	•	•	•	•	•	•	٠	•	•	٠
	Arkwright,	Manufacturers', .	Cotton and Woolen,	rial		Mill,	cubber Manufacturers',	vorcester Manufacturers',	Totals,	Grand totals,
1	Arkwr	Boston	Cotton Toll P:	Industrial	-	Paper Mill,	Kubber	W orce	To	Gr

* Taking mean amount of risks outstanding at beginning and end of year.

Table III. — Massachusetts Mutual Marine Insurance Companies.

NAME OF COMPANY.	Com- menced Business.	Guaranty Fund.	Scrip Outstanding.	Amount at Risk Dec. 31, 1894.	Gross Аввеtв.	Gross Liabilities.*	Deficiency in 1894.	Deficiency in 1893.
China,	1853 1867	\$140,000	\$506,090 156,272	\$3,412,273 434,284	\$234,593 212,684	\$122,577 10,632	\$394,074 94,221	\$393,949
Totals,	,	\$140,000	\$662,362	\$3,846,557	\$447,277	\$133,209	\$488,295	\$393,949

[†] Company commenced to do fire business in 1894. * Including uncarned premiums, but not including eash or stock note guaranty fund or outstanding scrip.

Table IV. — Massachusetts Mutual Marine Insurance Companies,

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Marine Premiums Received.	Marine Losses Paid.	Ratio.*	Expenses.	Ratio.†
China,	\$206,865 5,635	\$209,189 3,901	\$200,930 3,1091	\$169,322 120\$	84.27	\$39,867	19.84 121.58
Totals,	. \$212,500	\$213,090	\$204,039	\$169,442	ı	\$43,647	'
* Of losses paid to eash premlums received.	Of expenses to cash premiums received	th premiums recei	ved.	† Fire premiums		§ Fire losses.	· · · · ·

Table V. — Massachusetts Joint Stock Insurance Companies.

CV II C II M I AN	NA GE	À				Cash	Amount at Risk	A	Gross	Surplus as regards Pol.	Surplus or Impairment	PERCENTAGE OF SUR- PLUS OR IMPAIRMENT	HE OF SUR-
NAME OF CONFANI.	MLT AN	• H				Capital.	Dec. 31, 1894.	diosa Masacis.	Liabilities.	icy-Holders Dec. 31, 1894.	of Capital Dec. 31, 1894.	Dcc. 31, 1894.	Dec. 31, 1893.
American,						\$300,000	\$30,818,058	\$562,072	\$208,463	\$353,609	\$53,609	17.87	-5.22
Boston Marine,	٠	•	•	•	•	1,000,000	6,940,704	2,877,582	643,152	2,234,430	1,234,430	123.44	111.44
Equitable Marine,	٠	•	•		•	50,000	389,932	110,206	36,563	73,643	23,643	47.29	46.62
Firemen's Fire,	•	•	•		•	400,000	41,877,497	890,190	222,956	667,234	267,234	18 99	72.54
First National,	٠	•	•		•	200,000	14,972,570	316,300	112,142	204,158	4,158	2.08	.73
Mercantille Bire and Marine.					•	400,000	25,971,359	579,615	157,191	422,424	22,424	5.61	2.35
North American,	•	•			•	200,000	24,162,028	370,886	147,293	223,593	23,593	11.80	5.27
Springfield Fire and Marine, .	•	•		•	•	1,500,000	208,733,089	3,526,152	1,562,295	1,963,857	463,857	30.92	21.37
Wellfleet,	•	٠	•		•	100,000	1,750	96,489	1,932	94,557	5,443	-5.44	-7.34
Totals,	•	٠			•	\$4,150,000	\$356,866,987	\$9,329,492	\$3,091,987	\$6,237,505	\$2,087,505	50.30	35.91

Table VI. — Massachusetts Joint Stock Insurance Companies.

										1
	F	FIRE BUSINESS.		RATIO OF LOSS TO	Loss To	MAR	MARINE BUSINESS.	88.	RATIO OF LOSS TO	Loss To
NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.	Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.
American,	\$24,071,749	\$216,075	\$161,131	74.57	.67	\$5,500	\$2,689	\$422	15.69	7.67
Boston Marine,	1	ı	ı	ı	ı	57,420,067	1,149,570	633,003	55.06	1.10
Equitable Marine,	ı	ı	ı	t	1	118,609	26,300	13,749	52.28	2.20
Firemen's Fire,	35,256,991	164,281	66,450	40.45	.19		1	1	,	,
First National,	13,738,085	157,290	123,022	78.21	06.	1	ı	ı	ı	1
Mercantile Fire and Marine,	18,813,264	165,463	110,663	66.82	.69	000'089	3,408	426	12.18	90.
North American,	20,338,011	163,863	115,668	70.69	.57	1	1	ı	ı	
Springfield Fire and Marine,	121,884,135	1,776,049	1,127,780	63.50	.93	,	ı	ı	ı	
Wellfleet,	,	1	ı	•	•	1,750	23,816	28,766	120.78	1,643.77
Тотаів,	\$234,102,235	\$2,643,021	\$1,704,614	64.49	.73	\$58,716,628	\$1,205,873	\$676,366	60.09	1.15
							Can de la casa de la c			

Table VII. — Massachusetts Joint Stock Insurance Companies.

			Twoods		RATIO OF EXPENSE TO	CPENSE TO	Cool
NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Deficiency of Income.	Expenses.*	Premiums Received.	Gross. Income.	Dividends Declared.
American,	\$244,869	\$262,598	-\$17,729	\$92,129	42.11	37.62	000'6\$
Boston Marine,	1,239,775	882,323	357,452	149,320	12.99	12.04	100,000
Equitable Marine,	30,027	22,599	7,428	4,850	18.44	16.15	4,000
Firemen's Fire,	201,623	144,797	56,826	46,265	28.16	22.95	32,000
First National,	175,715	183,893	-8,178	60,871	38.70	34.64	,
Mercantile Fire and Marine,	191,783	205,377	-13,594	72,260	42.77	37.68	22,127
North American,	178,945	181,093	-2,148	60,426	36.88	33.77	5,000
Springfield Fire and Marine,	1,923,778	1,893,933	29,845	616,152	34.69	32.03	150,000
Wellifleet,	28,504	33,323	-4,819	4,557	19.13	15.99	•
Totals,	\$4,215,019	\$3,809,936	\$405,083	\$1,106,830	28.76	26.26	\$322,127

* Excluding losses, dividends, return premiums and drawbacks and premiums on reinsurance.

Table VIII. — Insurance Companies of Other States.

				١	ı		Ì	ı						I		
NAME OF COMPANY	NOS NOS	(PA)	A D						.lali	#siXI ta *,4e8I ,	•aləa	.asilitida	a regarda holdera, , 1894,	r Impair- f Capital, , 1894.	Percentage of Surplus or Impairment.	TAGE LUS OR MENT.
							•		grD darD	Amount Dec. 31	Gross As	Gross Lia			Dec. 31,	Dec. 31, 1893.
•	•	•	•	•	•	Hartford, .		•	\$4,000,000	\$476,616,097	\$10,654,053	\$3,676,153	\$6,977,900	\$2,977,900	74.45	73.14
Agricultural,	•	٠	•	•	•	Watertown,			200,000	280,051,318	2,088,809	1,411,932	676,877	176,877	35.37	39.07
Albany,	٠	٠	٠	•	•	Albany, .			250,000	16,641,112	434,783	97,851	336,932	86,932	34.77	24.59
American,	•	٠	•	•	•	Newark, .		•	000,009	102,045,569	2,450,109	549,109	1,901,000	1,301,000	216.83	195.16
American Central, .	٠	٠	•	•	•	St. Louis,			000,000	103,358,241	1,582,901	806,480	776,421	176,421	29.40	19.45
American Fire,	•	•	•	•	•	New York,	•	•	400,000	128,609,315	1,453,432	918,818	534,614	151,047	12.76	11.35
American Fire,	•	٠	•	•	•	Philadelphia,			200,000	181,214,619	2,360,375	1,725,943	634,432	134,432	26.88	.00
Atlantic Mutual, .	•	•	٠	•	•	New York,			ı	103,274,149	11,340,731	3,081,558	8,259,173	11,448,783	t	1
Buffalo German, .	•	•	•	•	•	Buffalo, .		•	200,000	65,424,429	1,703,490	410,862	1,292,628	1,092,628	546.31	502.77
Capital Fire,	•	٠	•	٠	•	Concord, .		•	200,000	23,146,479	442,460	241,999	200,461	461	.23	4.59
Cltizens",		•	•	•	•	New York,			300,000	72,799,417	809,481	409,748	399,733	99,733	33.24	39.21
Citizens',	٠	٠	•	•	•	Bt. Louis,		•	200,000	10,729,602	522,311	85,203	437,108	237,108	118.55	107.71
Commerce,	•	٠	٠	•	٠	Albany, .			200,000	16,138,067	359,183	114,280	244,903	44,903	22.45	16.88
Commonwealth, .	٠	•	٠	•	•	New York,		•	000,000	16,860,200	716,007	112,902	603,105	103,105	20.62	4.42
Concordla,	•	•	•	•	•	Milwaukee,			200,000	59,319,363	698,768	428,087	270,681	70,681	35.34	13.65

18.61	151.79	11.61	134.13	11.04	11.37	69.15	21.32	65.98	153.30	238.43	162.24	89.22	148.79	626.25	ı	22.30	47.69	16.15	169.77
28.72	174.77	16.46	146.05	18.94	10.01	93.23	26.56	74.72	168.17	263.39	180.95	102.72	166.93	670.18	9.92	13.09	41.44	3.47	177.28
287,222	1,747,732	115,693	584,217	56,811	20,144	466,161	106,258	747,159	1,009,044	1,053,554	1,809,476	1,027,233	500,810	1,340,363	19,848	26,186	82,880	34,652	2,216,078
1,287,222	2,747,732	818,568	984,217	356,811	220,144	191,996	506,258	1,747,159	1,609,044	1,453,554	2,809,476	2,027,233	800,810	1,540,363	219,848	226,186	282,880	1,034,652	3,466,078
1,526,913	3,874,677	680,355	219,070	209,946	96,524	4,030,074	337,896	1,443,702	276,907	1,733,293	3,301,023	1,327,382	940,437	849,590	81,087	194,511	190,089	1,127,588	4,872,600
2,814,135	6,622,409	1,498,923	1,203,287	566,757	316,668	4,996,235	844,154	3,190,861	1,885,951	3,186,847	6,110,499	3,354,615	1,741,247	2,389,953	300,935	420,697	1,271,941	2,162,240	8,338,678
188,142,484	626,923,922	82,678,436	28,316,056	30,003,873	12,691,318	394,273,993	24,081,713	182,408,573	54,899,291	139,173,860	567,985,207	272,841,150	93,157,349	140,118,516	15,982,406	25,869,288	233,351,017	161,705,341	698,718,836
1,000,000	1,000,000	702,875	400,000	300,000	200,000	200,000	400,000	1,000,000	000,000	400,000	1,000,000	1,000,000	300,000	200,000	200,000	200,000	200,000	1,000,000	1,250,000
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Hartford, .	New York,	Philadelphia,	Detroit, .	Providence,	New York,	Philadelphia,	Philadelphia,	San Francisco,	Newark, .	Philadelphia,	New York,	New York,	Philadelphia,	Glen's Falls,	New York,	Portsmouth,	New York,	New York,	Hartford, .
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ctica	nenta	vare,	it Fir	able 1	gut F	BBOC	psura	an's	en's,	lin F	an Ar	ania 1	l Fire	Fall	Fire	te St	wich	er Fi	ord F
Connecticut Fire,	Continental,	Delaware,.	Detroit Fire and Marine,	Equitable Fire and Marine,	Farragut Fire, .	Fire Association of Philadelphia, .	Fire Insurance Co., County of Phila., .	Fireman's Fund,	Firemen's,	Franklin Fire, .	German American,	Germania Fire,	Girard Fire and Marine,	Glen's Falls,	Globe Fire,	Granite State,	Greenwich,	Hanover Fire, .	Hartford Fire, .

* Including perpetual fire risks.

† Scrip outstanding, \$83,567.

‡ Scrip outstanding, \$6,810,390.

Table VIII. — Insurance Companies of Other States — Continued.

NAMIE OF COMPANY Location L										-
New York,	ME OF COMPANY.	Locarton	.ls1.		.st9s	spilities.	holders,	(Capital,	PERCE OF SURI	NTAGE LUS OR MENT.
New York, 8 \$3,000,000 \$852,473,692 \$9,339,520 \$4,171,731 \$1,171,731 \$1,000 Philadelphia, 3,000,000 649,298,650 9,350,937 4,273,082 5,077,855 2,077,855 09-26 Philadelphia, 200 000 35,007,719 738,913 476,047 262,866 02,866 31,43 Philadelphia, 250,000 27,605,536 1,005,854 414,679 385,305 135,305 54.12 Philadelphia, 250,000 39,779,411 799,884 414,679 385,305 135,305 54.12 Newark, 400,000 107,518,095 1,288,980 727,010 561,970 40,407 23,20 Detroit, 200,000 37,494,128 770,362 246,407 40,407 23,20 Middletown, Conn., - 38,602,067 696,316 794,391 1,282,465 1,082,465 541,28 New York, - 220,000 275,602,462 3,470,030 2,114,176 1,385,884 356,884 356,884 356,884			Cash Cap		eA ssorĐ	siJ saorĐ	Policy-	to tasm	Dec. 31, 1894.	Dec. 31, 1893.
Philadelphia, 3,000,000 640,298,050 9,350,937 4,273,082 5,077,855 69.26 Philadelphia, 200 000 35,007,719 738,913 476,047 262,866 62,866 31,43 Philadelphia, 250,000 27,605,636 1,005,854 364,987 364,987 156,305 31,43 Philadelphia, 250,000 39,779,641 799,984 414,679 385,305 156,305 54,12 Newark, 200,000 107,518,095 1,288,980 727,010 561,970 161,370 40.49 Providence, 200,000 37,494,728 770,362 259,557 510,805 110,805 27.70 Middletown, Conn., - 38,002,067 2,076,846 794,391 1,282,465 110,805 27.70 Milwaukee, - 200,000 108,109,070 2,076,846 794,391 1,282,465 641,28 355,84 11 Newark, - 250,000 27,534,848 631,410 2,025,465 1,030,44 2,035,94		New York, .	*3,000,000	\$852,473,692	\$9,339,520	\$5,167,789	\$4,171,731	\$1,171,731	39.06	29.94
Philadelphla, . 200 000 35,007,719 738,913 476,947 262,866 62,866 62,866 31.43 Philadelphla, . . 250,000 27,605,636 1,005,854 414,673 364,983 640,871 156,355 116,376 Philadelphia, . . 250,000 39,779,641 729,084 414,673 385,305 161,970 40.49 Newark, . . . 400,000 107,518,095 1,288,080 727,010 561,970 46,407 40.49 Providence, . . . 400,000 37,494,12 465,612 250,205 246,407 46,407 40.49 Petroit, . . . 30,644,112 465,612 250,205 246,407 46,407 23.20 Detroit, . . . 38,622,007 37,644,122 770,362 250,565 110,805 27,770 Milwarkee, 200,000 27	npany of No. America,	Philadelphia, .	3,000,000	640,298,050	9,350,937	4,273,082	5,077,855	2,077,855	69.26	56.15
	npany State of Pennsylvania, .		200 000	35,007,719	738,913	476,047	262,866	05,866	31.43	25.54
		Philadelphia, .	250,000	27,605,536	1,005,854	364,983	640,871	390,871	156.35	136.60
***.**.**. ***. ***.**. ***. *		Philadelphia, .	. 250,000	39,779,641	199,084	414,679	385,305	135,305	54.12	40.01
		Newark,	400,000	107,518,095	1,288,980	727,010	561,970	161,970	40.49	18.75
	•	Providence, .	200,000	30,644,112	465,612	219,205	246,407	46,407	23.20	17.06
Middletown, Conn.,	and Marine,	Detroit,	400,000	37,494,728	770,362	259,557	510,805	110,805	27.70	6.58
Milwaukee, 220,000 108,169,070 2,076,846 794,391 1,282,455 1,082,455 541.28 541.28	tual,	Middletown, Conn	ı	38,662,067	696,316	165,206	531,110	531,110	1	•
	cchanics',	Milwaukee, .	. 200,000	108,169,070	2,076,846	794,391	1,282,455	1,082,455	541.28	501.78
		New York, .	. 226,726	80,500,856	1,050,238	711,878	338,360	†534,492	-235.74	-105.32
Newark, 250,000 27,534,848 631,519 162,610 468,909 218,909 87.56 Manichester, 800,000 114,208,949 2,202,575 951,428 1,251,147 451,147 56.39 New York, 200,000 9,995,196 318,037 54,940 203,097 31.55	•	Hartford,	1,000,000	275,602,462	3,470,030	2,114,176	1,355,854	355,854	35.59	22.31
		Newark,	250,000	27,534,848	631,619	162,610	468,909	218,909	87.56	78.50
• • • • • Now York, • • 200,000 9,998,196 318,037 54,940 263,097 63,097 31.55	lre File,	Manchester, .	. 800,000	114,208,949	2,202,575	951,428	1,251,147	451,147	56.39	51.33
	re,	New York, .	000,002	9,998,196	318,037	01-6'19	263,097	63,097	31.55	9.05

56.66	51.69	48.05	99.00	318.68	15.16	31.04	7.24	176.76	38.24	62.02	84.91	34.21	10.36	36.53	88.74	10.81	25.63	31.82	1
52.33	. 79.12	74.30	85.86	359.84	36.33	31.22	17.48	200.15	50.55	73.35	121.07	28.89	37.76	35.85	102.49	33.70	38.97	27.88	ı
261,644	474,708	371,507	170,721	1,439,348	363,294	624,383	016,69	1,000,789	126,382	220,070	242,139	57,777	75,531	143,424	512,451	67,415	116,912	69,610	646,543
761,644	1,074,708	871,507	370,721	1,839,348	1,363,294	2,624,383	469,910	1,500,789	376,382	520,070	442,139	257,777	275,531	543,424	1,012,451	267,415	416,912	319,610	646,543
1,504,049	787,989	1,092,512	349,375	2,229,026	4,216,824	2,739,175	884,460	1,827,498	378,969	377,360	366,422	72,432	327,402	762,166	1,041,987	271,427	916,304	317,612	253,388
2,265,693	1,862,697	1,964,019	720,096	4,068,374	5,580,118	5,363,558	1,354,370	3,328,287	755,351	897,430	808,561.50	330,209	602,933	1,305,590	2,054,438	538,842	1,333,216	637,222	899,931
199,364,889	116,911,656	143,773,817	54,873,262	272,533,017	573,154,894	381,879,635	110,898,829	282,095,923	46,791,360	38,517,402	64,155,681	11,086,029	51,388,567	67,482,657	123,402,339	35,705,784	65,092,833	42,824,143	2,016,774
200,000	000,000	200,000	200,000	400,000	1,000,000	2,000,000	400,000	200,000	250,000	300,000	200,000	200,000	200,000	400,000	200,000	200,000	300,000	250,000	1
•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	
•	٠	•	•	•	٠	•	•	•	•	•	•	٠	٠	•	•	•	•	•	
New York,	Milwaukee,	Hartford, .	New York,	Philadelphia,	Brooklyn,	Hartford, .	Providence,	New York,	Reading, Pa., .	Philadelphia, .	Rochester,	New York,	New Haven,	Philadelphia,	St. Paul, .	Philadelphia, .	Philadelphia, .	New York,	New York,
•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
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•	•	•	•	•			•	•	•	•	•	•	•	•	•	•	•	•	•
Niagara Fire,	Northwestern National, .	Orient,	Pacific Fire,	Pennsylvania Fire,	Phenix,	Phenix,	Providence Washington,	Queen of America,	Reading Fire,	Reliance,	Rochester German,	Rutgers,	Security,	Spring Garden,	St. Paul Fire and Marine,	Union,	United Firemen's,	Unlted States Fire,	United States Lloyds, .

† Scrip outstanding, \$646,126.

* Including perpetual fire risks.

Table VIII. — Insurance Companies of Other States — Concluded.

AGE JB OR ENT.	Dec. 31, 1893.	84.92	3.77	229.13	1
Pencentage of Surplus or Impairment.	Dec. 31, D	99.10	12.28	24.09	
ringmir- f Capital, 1894.		\$297,312	36,851	602,308	\$35,570,451
as regards holders, 1, 1894.		\$597,312	336,851	852,308	\$83,740,135
sapilitids.	iJ ssorĐ	\$1,252,967	137,515	601,796	\$81,749,197
-a19ae	aA aao1Đ	\$1,850,279	474,366	1,454,104	\$165,489,332
at Risk 1, 1894.*	Amount Dec. 3	\$194,075,997	18,363,393	116,565,945	\$11,068,003,453
.lstic	Cash Car	\$300,000	300,000	250,000	\$40,629,601
Location.		New York,	Pittsburgh,	Brooklyn,	•
NAME OF COMPANY.		Vestchester Fire,	Western,	Williamsburgh City,	Totals,

* Including perpetual fire risks.

Table IX. — Insurance Companies of Other States.

	FIRE	E BUSINESS.		RATIO OF LOSS TO	Loss To	MARII	Marine Business		RATIO OF LOSS TO	Loss To
NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.	Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.
Ætna,	\$343,078,165	\$5,794,038	\$2,255,496	59.44	99.	\$60,993,255	\$177,202	\$130,314	21.86	57.
Agricultural,	127,469,100	961,216	594,612	61.86	74.	ı	,	1	ı	1
Albany,	10,778,905	108,578	75,153	69.20	02.	ı	1	1	ı	ı
American (Newark),	65,701,713	529,863	275,633	52.01	.42	ı	ı	1	ı	ı
American Central,	72,542,811	792,958	482,445	£8.09	99*	ı	1	1	1	ı
American Fire (New York),	157,742,334	1,479,223	1,018,971	06*89	. 65	1	1	ı	1	ı
American Fire (Philadelphia),	129,639,519	1,330,153	1,121,344	84.29	98.	ı	1	1	1	ı
Atlantic Mutual,	•	1	ı	1	ı	368,951,975	2,723,089	1,322,170	48.55	.36
Buffalo German,	46,449,427	454,338	241,928	53.25	.52	ı	1	ı	1	ı
Capital Fire,	23,176,488	147,197	114,972	78.12	.50	1	ı	ı	1	ı
Citizens' (New York),	73,782,443	442,040	289,078	65.41	.39	ı	ı	ı	ı	'
Citizens' (St. Louis),	7,870,157	103,901	56,648	54.52	.72	468,411	2,300	4,815	209.40	1.03
Commerce,	13,716,731	134,285	76,323	56.83	99.	ı	ı	ı	ı	ı
Commonwealth,	20,788,887	177,336	70,608	39.33	£8.	i	1	ı	ı	•
Concordia,	40,503,500	408,374	242,664	59.43	09.	1	ı	ı	ı	1
										-

Table IX. — Insurance Companies of Other States — Continued.

	Fire	RE BUSINESS.		RATIO OF LOSS TO	Loss To	МАКП	Marine Business		RATIO OF LOSS TO	Loss To
NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.	Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.
Connecticut Fire,	\$144,862,485	\$1,659,539	\$955,099	57.54	99.	J	ı	ı	j	1
Continental,	418,163,990	3,197,722	1,767,268	55.25	.42	ı	1	1	ı	,
Delaware,	71,473,905	629,128	347,161	55.19	.49	\$37,106,403	\$184,963	\$220,078	118.90	.59
Detroit Fire and Marine,	23,951,718	244,193	122,307	50.08	.51	2,599,847	44,835	42,835	95.54	1.65
Equitable Fire and Marine,	24,614,961	248,554	135,696	54.59	.55	144,305	1,094	185	16.91	.13
Farragut Fire,	15,278,534	152,612	101,078	66.25	99.	ı	ı	ı	•	1
Fire Association of Philadelphia, .	268,902,611	2,254,503	1,412,376	62.62	.53	ı	1	1	1	ı
Fire Insurance Co., County of Phila.,	14,595,782	128,774	98,399	76.40	19.	ı	1	1	1	ı
Firemen's Fund,	177,872,015	1,580,250	896,170	31.28	.50	32,170,090	186,569	104,154	55.84	.32
Firemen's (Nowark),	30,269,292	286,641	198,587	69.30	99.	1	ı	1	ı	ı
Franklin Fire,	51,068,449	513,667	266,136	51.80	.52	ı	ı	ı	•	,
German American,	399,339,611	3,154,960	1,903,208	60.32	.37	ı	ı	1	1	ı
Germania Fire,	183,534,109	1,120,021	530,617	47.38	.29	1	ı	1	1	,
Girard Fire and Marine,	49,216,302	469,309	200,634	42.72	.41	ı	1	1	,	ı
Glen's Falls,	79,164,221	739,850	375,673	50.78	.47	1	1	1	1	,

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1	ı	152,402	1	ı	183,595	1,869,341	ı	ı	ı	1	1	6,923	1	1	•		1	ŧ	1
1	1	40,175,651	ı	1	63,728,324	393,886,542	1	1	1	8	1	ı	ı	ı	1	1	ı	ı	ı
.22	.72	.43	.42	.50	.48	.40	17.	.46	.46	.61	09.	99.	.40	07.	.79	.50	.42	.65	.15
40.81	114.20	71.19	44.65	50.05	63.24	61.74	70.83	55.87	60.44	65.21	57.77	84.68	62.70	57.17	86.64	49.04	53.98	61.02	18.14
33,577	257,855	697,518	597,416	2,783,297	2,918,243	2,227,158	207,567	83,805	151,661	509,769	157,160	210,085	47,856	523,223	920,060	1,127,559	92,694	617,498	18,344
89,386	225,786	979,780	1,338,047	5,559,611	4,613,951	3,606,647	293,126	149,978	250,962	781,779	272,088	348,147	76,332	916,188	1,062,169	2,300,584	171,659	1,011,763	101,104
16,731,978	36,000,089	161,792,353	143,614,037	558,630,884	608,722,254	551,161,096	29,300,034	18,294,821	32,816,573	84,160,387	26,322,888	31,899,447	11,865,364	74,502,182	115,921,997	225,093,926	22,315,727	94,724,193	11,940,854
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Globe Fire,	Granite State,	Greenwich, .	Hanover Fire,	Hartford Fire,	Home, .	Insurance Company of No. America,	Insurance Co., State of Pennsylvania,	Lumbermen's,	Mechanics',	Merchants' (Newark),	Merchants' (Providence),	Michigan Fire and Marine,	Middlesex Mutual,	Milwaukee Mechanics',	Mutual Fire,	National,	Newark Fire,	New Hampshire,	New York Fire,
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Table IX. — Insurance Companies of Other States — Concluded.

	FIR	RE BUSINESS		RATIO OF LOSS TO	LOSS TO	MARIA	MARINE BUSINESS		RAME OF LOSS HOLD	Om 000 I
				TO OTTEN	24 6600		SERVICE TA		INATIO OF	LOSS TO
NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.	Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.
Niagara Fire,	\$197,472,070	1,226,433	\$929,011	\$75.77	.47	\$2,176,665	\$43,864	\$33,812	77.09	1.56
Northwestern National,	65,959,884	675,750	329,626	48.77	.50	ı	1	ı	1	ı
Orient,	130,073,121	1,246,248	823,479	60.99	.63	7,393,769	93,011	70,303	75.58	.95
Pacific Fire,	46,243,793	368,278	252,853	68.67	.54	1	ı	ı	1	1
Pennsylvania Fire,	179,985,933	1,591,380	978,338	61.49	.54	•	ı	ı	1	ı
Phenix (New York),	391,997,922	4,485,783	2,754,172	48.76	.56	ı	,	1	1	
Phonix (Hartford),	341,570,546	3,542,000	2,206,977	62.31	.65	ı	1	ı	ı	ı
Providence Washington,	107,869,172	855,225	476,621	55.73	.44	81,323,890	403,049	256,369	63.63	.32
Queen of America,	219,441,912	2,100,614	1,397,934	66.39	.64	ı	1	1	1	1
Reading Fire,	35,992,706	370,275	249,795	67.46	69.	•	1	1	ı	ı
Reliance,	34,574,281	290,721	132,906	45.72	.38	1	1	ı	1	ı
Rochester German,	52,026,409	398,742	310,914	77.98	09.	1	'	1	1	ı
Rutgerя,	11,004,068	102,686	68,454	66.65	.62	1	•	1	1	ı
Security,	50,069,347	374,376	243,838	65.12	.49	6,906,128	67,222	36,134	63.14	.62
Spring Garden,	52,781,032	405,773	205,999	50.76	.39	1	ı	(1	ı

25,176,934 242,602 188,559 77.74 .75	- 1889	1	954,810 23,836 11,279 47.32 1.18	249,026,451 332,349 190,958 57.48 .08	1	35,542	1	\$1,373,218,992 \$6,728,536 \$4,314,714 64.13 .31
67.96 .87 26	50.99	58.98	55.75 .44	- 248	56.48 .64	50.08	50.52 .39	60.04 .53 \$1,373
694,476	152,486	296,677 174,955	326,618 182,144	1	,487,050 839,793	175,300 87,791	584,935 295,481	3,859 \$44,196,572
79,669,565 1,021	32,768,124	30,085,216	41,648,477 326	ı	131,926,262	16,021,987	75,969,786	\$8,266,510,862 \$73,616,859
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St. Paul Fire and Marine, .	Juion,	United Firemen's,	United States Fire,	United States Lloyds,	Westchester Fire,	Western,	Williamsburgh City,	Totals,

Table X. — Insurance Companies of Other States.

			Excess or		RATIO OF EXPENSES TO	KPENSES TO	Cash
NAME OF COMPANY.	Income.	Expenditures.	Deficiency of Income.	Expenses.	Premiums Received.	Gross Income.	Dividends Declared.
Ætna,	\$4,451,212	\$4,315,910	\$135,302	\$1,210,099	30.47	27.18	\$720,000
Agricultural,	1,053,907	1,087,156	-33,249	442,599	46.05	41.99	20,000
Albany,	132,593	130,670	1,923	40,516	37.31	30.56	15,000
American (Newark),	637,605	540,001	97,604	202,616	38.23	31.78	000,00
American Central,	868,300	842,136	26,164	299,692	37.80	34.52	000,00
American Fire (New York),	1,532,078	1,536,938	-4,860	475,006	32.12	31.01	40,000
Amerian Fire (Philadelphia),	1,460,198	1,607,495	-147,297	461,151	34.84	31.59	25,000
Atlantic Mutual,	3,218,295	3,601,190	-382,895	450,309	16.54	13.99	1
Buffalo German,	534,293	441,695	92,598	140,031	32.80	27.89	40,000
Capital Fire,	163,338	176,777	-13,439	50,304	34.20	30.83	10,000
Citizens' (New York),	503,264	562,508	-59,244	210,298	47.58	41.79	24,278
Citizens' (St. Louls),	134,214	111,005	23,209	43,542	32.69	32.44	000'9
Commerce,	153,450	139,580	13,870	51,257	38.17	33,39	12,000
Commonwealth,	205,124	129,531	75,693	58,172	32.80	28.36	1
Concordia,	441,796	428,158	13,638	171,475	41.99	38.82	14,000

80,000	154,000	1	40,000	18,000	11,000	200,000	24,000	120,000	72,000	90,000	200,000	100,000	000,000	40,000	ı	12,000	20,000	100,000	300,000
33.00	34.08	36.46	27.69	35.45	37.85	31.49	27.97	31.05	27.13	35.65	30.60	33.39	36.83	31.61	37.73	37.18	34.21	39.17	32.18
35.35	36.96	40.39	33.83	39.15	40.52	34.67	36.55	33.67	36.25	46.21	32.93	37.09	42.45	37.01	40.66	39.87	36.05	41.42	34.01
586,831	1,182,230	328,818	97,760	97,712	61,835	781,757	47,072	594,959	103,906	237,382	1,039,048	415,436	199,168	273,758	36,348	90,019	408,062	554,248	1,891,362
156,474	364,196	5,658	50,197	21,690	-10,738	89,147	-1,209	200,968	7,508	67,905	253,929	197,929	- 81,231	176,792	26,429	-117,810	-28,623	163,032	901,205
1,621,930	3,103,796	896,165	302,903	253,944	174,151	2,394,133	169,471	1,715,283	375,522	597,969	3,142,256	1,046,053	459,702	689,431	69,925	359,874	1,221,887	1,251,664	4,974,659
1,778,404	3,467,992	901,823	353,100	275,634	163,413	2,483,280	168,262	1,916,251	383,030	665,874	3,396,185	1,243,982	540,933	866,223	96,354	242,064	1,193,264	1,414,696	5,875,864
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Connecticut Fire,	Continental,	Delaware,	Detroit Fire and Marine,	Equitable Fire and Marine,	Farragut Fire,	Fire Association of Philadelphia,	Fire Insurance Company, County of Philadelphia,	Fireman's Fund, .	Firemen's (Newark),	Franklin Flre,	German-American,	Germania Fire,	Girard Fire and Marine,	Glen's Falls,	Globe Fire,	Granite State,	Greenwich,	Hanover Fire,	Hartford Fire,
Cont	Cont	Dela	Detr	Equi	Farr	Flre	Fire	Firer	Firer	Fran	Gern	Gern	Girai	Glen	Glob	Gran	Gree	Hano	Hart

Table X. — Insurance Companies of Other States — Concluded.

Cash	Dividends Declared.	\$300,000	360,000	•	20,000	20,000	24,000	12,000	1	1	40,000	23,345	100,000	25,000	64,000	0,000	50,000	000,00
RATIO OF EXPENSES TO	Gross Income.	33.12	27.01	35.12	29.57	31.70	36.11	33.73	34.68	38.60	35.79	27.81	33.08	36.68	30.06	26.80	34.96	31.77
RATIO OF E	Premiums Received.	35.83	28.94	38.01	39.70	36.09	38.54	36.10	38.58	55.98	39.46	28.94	34.97	41.39	33.09	29.59	36.77	39.85
	Expenses.	\$1,719,301	1,585,455	111,428	59,550	90,803	301,310	98,467	136,982	42,731	361,099	307,287	804,259	72,726	334,939	30,050	467,383	269,337
Excess or	Deficiency of Income.	\$177,857	183,283	-1,803	38,058	23,809	-746	24,240	30,536	20,156	84,555	-184,311	299,107	7,968	97,800	53,518	-143,306	188,588
To Do on D	Gross Cash Expenditures.	\$5,013,456	5,684,656	318,995	163,355	202,602	835,087	267,628	364,521	90,588	924,322	1,289,459	2,031,818	190,286	1,016,437	58,038	1,480,184	658,962
	Gross Cash Income.	\$5,191,313	5,867,939	317,192	201,413	286,411	834,341	291,868	395,057	110,744	1,008,877	1,105,148	2,430,925	198,254	1,114,237	111,556	1,336,878	847,550
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	NAME OF COMPANY.	•	h Am	Pen	•	•	•	•	•	٠	•	•	•	•	٠	٠	٠	•
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	NA	Home,	Insurance Company of North America,	Insurance Company, State of Pennsylvania,	Lumbermen's,	Mcchanics',	Merchants' (Newark),	Merchants' (Providence),	Michigan Fire and Marine,	Middlesex Mutual, .	Milwaukee Mechanics',	Mutual Fire,	National,	Newark Fire,	New Hampshire, .	New York Pire,	Niagara Fire,	Northwestern National,

1,368,272 30.49 1,186,441 33.48 391,340 31.11 695,512 33.03
80,814 167,103 128,876
3,073,418 80,8 1,136,330 167,11 2,093,446 128,8
1,303,433 1,136 2,222,322 2,093
1,303

Table XI. — United States Branches, Foreign Companies.

NAME OF COMPANY.	Ý.			Location.	Deposit Capital.*	Amount at Risk Dec. 31, 1894.	Gross Assets.	Gross Liabilities.	Surplus as regards Policyholders Dec.	Surplus or Impairment of Capital Dec. 31, 1894.
Atlas Assurance,		•	•	London, .	\$200,000	\$52,403,881	\$726,491	\$466,804	\$259,687	\$59,687
British America,	•		٠	Toronto, .	300,000	82,409,261	985,742	683,989	301,753	1,753
British and Foreign Marine,		•	•	Liverpool, .	300,000	24,624,244	1,168,224	634,159	534,065	234,065
Caledonlan,	•	•	•	Edinburgh, .	200,000	252,178,940	2,000,499	1,643,951	356,548	156,548
Commercial Union,	•	•	•	London, .	200,000	375,116,130	3,268,923	2,337,278	931,645	731,645
Hamburg-Bremen,		•	•	Hamburg, .	200,000	119,548,730	1,106,144	791,006	315,138	115,138
Imperial,	•	•	•	London, .	200,000	172,335,200	1,515,525	965,050	550,475	350,475
Lancashire,	•	•	•	Manchester,	200,000	202,565,107	2,026,272	1,436,604	589,668	389,668
Lion Fire,		•	•	London, .	200,000	64,157,470	646,445	437,455	208,990	8,990
Liverpool and London and Globe,	•	•	•	Liverpool, .	200,000	836,616,476	8,089,952	5,191,145	2,898,807	2,698,807
London Assurance (Fire),		•	•	London, .	200,000	172,368,819	1,380,025	849,802	530,223	330,223
London Assurance (Marine), .			•	London, .	300,000	1,806,202	610,124	190,166	419,958	119,958
London and Lancashire,		•	•	London, .	200,000	354,005,380	2,279,261	1,748,141	531,120	331,120
Manchester Assurance,		•	•	Manchester,	200,000	182,958,552	1,896,935	1,502,995	393,940	193,940
Mannhelm,		•	•	Mannhelm, .	300,000	1,315,554	388,733	58,600	330,133	30,133
Marine,		•		London, .	300,000	11,661,804	460,524	153,640	306,884	6,884
National,		•	•	Dublin,	200,000	1,235,902	246,259	13,639	232,620	32,620

040,889	80,992	165,314	281,763	384,835	155,958	859	1,242,360	-1,840	1,113,754	408,785	95,423	71,060	125,119	160,191	\$10,761,549
888,040	280,992	365,314	481,763	584,835	355,958	299,141	1,442,360	198,160	1,313,754	608,785	395,423	371,060	325,119	459,191	\$18,061,549
2,088,188	1,058,846	1,291,983	1,732,961	1,671,935	418,164	65,305	5,221,623	120,932	1,201,406	1,547,624	71,468	65,025	484,968	953,984	\$37,098,836
2,976,228	1,339,838	1,657,297	2,214,724	2,256,770	774,122	364,446	6,663,983	319,092	2,515,160	2,156,409	466,891	436,085	810,087	1,413,175	\$55,160,385
330,685,411	162,161,053	221,744,688	227,467,794	294,180,298	42,606,945	1,560,166	804,410,496	14,461,428	223,882,048	291,268,627	2,987,402	2,984,936	56,498,158	124,544,715	\$5,708,751,817
200,000	200,000	200,000	200,000	200,000	200,000	300,000	200,000	200,000	200,000	200,000	300,000	300,000	200,000	300,000	\$7,300,000
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London, .	London, .	Norwich, .	Manchester,	London, .	Stettin, .	Liverpool, .	Liverpool, .	London, .	Edinburgh, .	London, .	Liverpool, .	Liverpool, .	London, .	Toronto, .	•
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Brlt	ern 4	ich U	ne,	ix Ak	lan N	ice M		Exc	sh Ui		es an	Mar	Soci	rn A	Totals,
North British and Mercantlle,	Northern Assurance,	Norwich Union,	Palatine,	Phænix Assurance,	Prussian National,	Rellance Marine, .	Royal,	Royal Exchange, .	Scottish Union and Natlonal,	Sun,	Thames and Mersey Marine,	Union Marine,	Union Society,	Western Assurance,	T

* Under Sect. 31, chap. 522, Acts of 1894, all general deposits in excess of what is sufficient to enable the company to comply with the law as regards capital, are counted as surplus funds.

Table XII. — United States Branches, Foreign Companies.

		- Company of the Comp			RATIO OF	0.0				Om poor I are crime B	Off page
	5	Gross	Ехсеяв ог		EXPENSES TO	OT 83	Dieke	Deciminana	Locator	tvallo or	1050 10
NAME OF COMPANY.	Income.	Expendi- tures.	Deficiency of Income.	Ехрепвсв.	Premlums Received.	G гоев Іпсоте.	Written.	Received.	Pald.	Premiums Received.	Risks Written.
Ана Авигансе,	\$609,875	\$505,289	\$104,586	\$197,022	33.69	32.30	\$51,457,136	\$586,502	\$308,266	52.57	09.
British American,	1,212,964	1,056,925	156,039	381,111	32.41	31.38	103,516,809	1,175,584	675,814	57.47	.65
British and Foreign Marine, .	1,270,895	743,233	536,662	258,846	20.97	20.22	446,035,829	1,233,902	484,387	39.25	.11
Caledonian,	2,175,809	1,927,797	248,012	732,377	34.78	33.66	192,072,812	2,105,699	1,195,420	56.74	.62
Commercial Union,	2,845,553	2,641,219	204,334	808,751	29.69	28.42	300,952,631	2,733,378	1,832,468	67.03	.59
Hamburg-Bremen,	1,109,364	957,972	151,392	366,717	34.53	33.07	102,806,576	1,062,130	591,256	55.68	.58
Imperlai,	1,193,796	1,108,558	85,238	412,014	36.14	34.51	128,357,301	1,139,575	696,543	01.10	£9·
Lancashire,	1,008,452	1,869,387	30,065	821,178	37.36	35.91	217,317,627	1,834,048	1,184,209	99.19	191
Lion Fire,	509,365	536,966	32,399	188,058	34.59	33.03	59,516,821	543,762	3.18,903	64.16	.59
Liverpooland Londonand Globe,	6,082,101	5,100,347	981,754	1,683,872	29.02	27.69	718,150,290	6,802,980	3,416,474	58.87	.48
London Assurance (Fire), .	982,397	872,633	109,764	326,078	35.20	33.27	121,798,004	928,268	6.16,556	58.88	94.
London Assurance (Marine), .	386,546	200,329	87,217	69,034	18.97	18.00	64,958,478	368,705	220,395	62.23	35.
London and Lancastifre,	2,025,723	1,822,552	203,171	084,171	35.38	33.77	251,703,752	1,034,349	1,138,381	58.84	.45
Manchester Assurance,	1,706,956	1,774,437	-67,481	579,907	35.47	33.07	158,207,457	1,634,963	1,194,530	73.09	.76
Maunhelm,	217,903	175,048	42,855	40,454	18.56	18.56	41,839,294	217,903	134,694	61.77	.32
Marino,	165,871	46,713	120,681	22,455	13.62	25. 32	146,449,036	161,938	23,258	14.07	.00
National,	24,612	28,700	190'1-	3,696	15.90	15.00	,	24,642	25,010	102.00	ı

.64	.54	.55	57	.35	.61	.26	7.		.36	.30	.57	.21	.16	.38	.59	.46
66.95	57.40	61.96	66.13	61.38	59.77	43.53	59.21		29.39	51.76	72.73	48.89	37.23	 42.02	65.47	60.24
1,573,777	699,082	967,847	1.520.535	1,195,314	289,898	69,863	2,957,096		46,002	745,271	1,144,053	116,195	111,973	274,171	1,092,334	\$26,828,881
2,351,377	1,217,854	1,561,779	9.300.016	1,946,924	484,950	160,451	4,993,917	_	156,459	1,440,268	1,573,040	237,739	300,802	652,470	1,668,133	\$44,537,516
246,445,625	128,801,772	174,631,313	965.863.914	339,918,012	47,160,802	26,503,956	704,510,436		12,819,135	250,137,872	201,739,682	56,607,502	70,232,787	72,315,234	184,324,997	\$5,897,052,192
30.72	33.41	32.04	99.17	32.42	38.07	23.97	29.33		43.20	28.31	32.88	21.56	15.70	 29.36	31.57	30.46
32.43	34.70	33.33	30.19	33.57	40.03	25.52	30.74		46.38	30.24	34.74	24.05	16.61	30.53	32.40	31.81
162,378	422,712	520,617	Suo Fuy	653,558	194,125	40,959	1,535,183		72,579	435,363	546,485	57,169	49,968	199,220	547,958	\$14,173,213
144,563	143,369	136,945	165 954	167,538	25,863	60,083	741,102		49,462	357,503	-29,007	79,845	156,212	205,057	75,555	\$5,519,868
2,336,156	1,121,794	1,488,464	9 914 833	1,848,872	484,023	110,822	4,492,279		118,581	1,180,634	1,690,538	173,364	161,941	473,391	1,640,292	\$41,002,095
2,480,719	1,265,163	1,625,409	430 086 6	2,016,410	509,886	170,905	5,233,381		168,043	1,538,137	1,661,531	253,209	318,153	678,448	1,715,847	\$46,521,963
e, .	•	•				•	•			l, .	•		•		•	•
rcantil	•	•			•	٠	٠		٠	ationa	٠	farine	٠		•	•
nd Me	ance,			oce.	lal,					nnd N		recy 1			nce, .	
tish ar	Assur	Juion,		ssurar	Vation	farine			nange,	nion :		nd Me	rine,	iety,	Assura	
North British and Mercantile, .	Northern Assurance,	Norwich Union,	Polotino	Phænix Assurance.	Prussian National,	Reliance Marine,	al,		Royal Exhange,	Scottish Union and National, .		Thames and Mersey Marine,	Union Marine,	Union Society,	Western Assurance, .	Totals, .
Nor	Nor	Nor	Pala	Pho	Pru	Reli	Royal,		Roy	Scot	Sun,	ТЪп	Unic	Unic	Wes	1

Table XIII. — Massachusetts Business for 1894. Massachusetts Mutual Fire Companies.

			- 1		
NAME OF COMPANY.	Risks Written.	Premiums Received.	Contingent Assets.	Losses Paid.	Losses Incurred.
Abington,	\$2,761,934	\$39,698	\$39,698	\$28,254	\$20,038
Annisquam,	77,575 43,588,476	338,983	5,016 1,694,917	14,035	14,035
Ashfield,	6,149 4,043,409	50,791	211 152,373	19,433	9,533
Attleborough	414,430 2,075,823	2,428 35,784	4,856 107,352	4,001 8,777	2,161 9,327
Bay State,	1,801,174 2,100,888	20,333 28,419	60,999 28,419	5,743 8,517	6,682 8,517
Boston Manufacturers', .	48,743,038	394,857	1,974,287	17,477	17,477
Bristol County,	505,000 4,483,194	3,323 70,308	33,233 70,308	2,578 38,204	2,578 28,568
Citizens',	5,948,106 106,150	81,129 1,624	81,129 4,871	34,224 74	35,109 74 217
Colonial,	1,536,711 3,249,384	21,083	63,250	8,339	10,839
Cotton and Woolen, Dedham,	4,916,579 1,702,040	43,338 24,238	216,692 24,238	581 7,382	7,382
Dorchester,	29,715,115 1,297,006	143,522 23,346	143,522 70,039	83,857 2,595	76,032 7,595
Essex,	2,360,478 428,743	29,928 10,508	29,928 31,524	15,526	7,967
Fall River Manufacturers', Fitchburg,	16,173,351 6,892,773	133,161 111,057	665,807 111,057	6,943 61,032	6,943 65,667
Franklin,	917,752	14,983	14,983	12,116	10,354
Groveland,	334,156 796,148	11,110	23,735 11,110	2,081 8,915	2,081 8,915
Hingham,	4,874,110 8,211,693	71,314 125,369	71,314 122,839	40,242 65,736	41,042 60,679
Industrial,	2,731,637 1,760,433	24,092 28,589	120,459 28,589	1,419 4,936	4,936
Lynn,	466,473 995,245	6,366 6,979	12,732 20,936	898	383
Merchants' and Farmers', Merrimack,	5,012,285 6,841,416	76,902 107,082	76,902 107,082	51,899 74,409	45,477 66,005
Middlesex,	9,787,200	146,901	146,901	43,807	38,285
Mutual Fire Assurance,	759,204 946,650	10,203 14,657	10,203 14,657	3,178 6,156	3,178 4,774
Mutual Protection Fire, Newburyport,	422,405 108,650	5,780 1,415	5,780 5,659	35 1, 6 95	35 1,715
New England,	1,074,882 4,731,353	15,314 67,786	45,9 4 3 67,786	274 23,533	274
Old Colony,	1,724,321 2,690,747	15,899 25,636	47,697 128,181	129 340	182 340
Patrons',	199,429	3,202	9,606	2,209 53,713	2,209 48,527
Quincy,	7,704,615 3,228,015	112,482 27,519	112,482 137,594 16,958	779 8,565	8,565
Salem,	1,163,870 30,000	16,958 250	2,497	156 850	156 1,000
Saugus,	1,050,500 156,300	3,384	128,756 9,276	407	61
Standard,	815,404 2,497,352	10,416 41,347	31,251	7,922	10,470
Traders' and Mechanics', Tremont,	8,468,897 1,071,742	130,800 15,269	130,800	52,204 2,854	51,580 1,266
Wachusett,	1,883,325	22,968	68,904	17,640	18,840
Westford,	68,050 285,779	594	1,782 17,209	6,182	6,382
Winthrop,	1,177,967	17,218	51,655	- 1	-
Worcester Manufacturers', . Worcester Mutual,	15,582,869 9,655,215	127,979 138,654	639,895	7,955 43,613	7,955 39,980
Total,	\$295,153,620	\$3,107,203	\$8,402,031	\$914,724	\$\$46,008
		1	<u> </u>		-

Table XIII. — Massachusetts Business for 1894 — Continued.

MASSACHUSETTS MUTUAL FIRE-MARINE COMPANIES.

	NA	ME	OF	COZ	IPA:	NY.			Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
China, India,									\$12,391,938 369,534	\$192,675 4,459	\$158,079	\$118,374
Tot	als,	•		•			•	•	\$12,761,472	\$197,134	\$158,079	\$118,374

MASSACHUSETTS STOCK COMPANIES.

Fire Business.

					1			
					\$4,860,965	\$42,502	\$37,259	\$32,197
					9,653,110	87,455	54,468	47,168
					4.164.424	51,740	48,144	32,765
Mari	ne.							19,311
•					12,274,349	110,047	81,455	74,793
Mari	ne,				14,883,463	164,184	138,968	109,723
					\$50,555,171	\$496,490	\$382,812	\$315,957
	Mari Mari	Marine,	Marine, .	Marine,	Marine,	Marine,	Marine,	9,653,110 87,455 54,468 4,164,424 51,740 48,144 Marine, 4,718,860 40,562 22,518 12,274,349 110,047 81,455 Marine, 14,883,463 164,184 138,968

^{*} Including the business of the Massachusetts Mutual Fire Insurance Company.

Marine Business.

American, Boston Mar Equitable M Mercantile 1	larin	Mari	ne,	•	•	\$5,500 30,002,076 609,311 680,000	\$460 595,686 34,487 4,886	\$422 461,413 13,749 426	\$422 425,645 19,647 426
Wellfleet,			•			1,750	134	23,965	12,695
Totals,						\$31,298,637	\$635,653	\$499,975	\$458,835

Table XIII. — Massachusetts Business for 1894 — Continued.

COMPANIES OF OTHER STATES.

Fire Business.

NAME OF COMPANY.	Riska Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Ætna,	\$23,925,601 7,919,600	\$251,229 66,886	\$162,212 27,168	\$149,964 29,106
Albany.	1,261,765	16,731	12,560	10,478
American (Newark),	2,923,693	26,551	19,456	17,796
Agricultural, Albany, Almerican (Newark), American Central,	489,125	4,599	1,771	1,771
American Fire (New York),	9,361,521	118,131	66,728	66,008
American Fire (Philadelphia),	7,370,111	86,607	62,688	66,152
Buffalo German,	2,023,478 3,167,812	20,708 45,875	14,653 26,676	15,208 22,462
Buffalo German,	2,688,433	27,676	15,747	14,840
Citizens' (St. Louis),	486,320	6,255	1,691	594
Commerce,	1,102,480	13,835	11,572	9,346
Commonwealth,	2,248,921	15,091	3,095	6,093
Commerce,	615,383 9,299,646	6,504 114,386	3,059 73,485	3,573 74,418
	12,083,175	137,822	110,118	96,387
Continental,	3,962,969	43,537	32,323	27,366
Detroit Fire and Marine,	896,706	8,544	9,541	9,259
Equitable Fire and Marine,	3,992,339 287,268	42,453 4,325	27,413 4,968	25,274 4,968
			1	
Fire Association of Philadelphia,	10,479,201	142,377	88,305	80,988
Fire Insurance Co., County of Phila.,	912,792 7,539,311	11,926 86,152	7,339 53,316 -	7,960 51,965
Fireman's Fund,	3,463,737	35,733	17,396	16,410
Franklin Fire,	2,355,318	24,918	19,236	18,552
German-American,	15,027,925	135,967	73,771	68,548
Germania Fire,	2,898,806	28,766	17,932	19,060
Germania Fire,	1,837,300	19,104	9,444	6,804
Glen's Falls,	3,469,196 968,946	33,262 9,104	13,356	12,739
Granite State.	8,660,599	95,415	45,372	37,739
Greenwich,	4,174,947	39,112	19,832	16,831
Granite State,	8,087,125	107,190	48,472	45,660
Home,	14,368,744 47,892,748	168,383 299,773	72,537 220,603	76,030 232,863
Insurance Co. of North America,	15,792,320 2,160,576	212,187 28,926	135,559 19,436	121,733 17,271
Lumbermen's,	1,082,367	10,604	5,377 6,582	5,025 7,472
Mechanics',	1,752,890	16,905	6,582	7,472
	8,763,974	76,195	36,141	36,822
Merchants' (Providence),	3,970,954	40,377	31,185	21,114
Michigan Fire and Marine,	240,245 856,449	4,668 8,101	5,255 7,736	5,219 S,936
Milwaukee Mechanics',	511,181	3,882	1,481	1,784
Mutual Fire,	3,496,909	41,456	4,245	2,768
National,	15,446,510	159,533	84,351	88,460
Newark Fire,	1,165,057	14,725	10,632	11,451
New Hampshire Fire,	17,026,868	179,642	117,813 599	106,024 3,099
New York Fire,	787,566 8,522,953	4,561 107,848	91,143	73,931
Northwestern National,	1,709,436	19,604	10,106	7,905
Orient,	8,083,139	80,542	53,724	56,401
Pacific Fire,	2,825,224	25,330	19,875	19,260
Pennsylvania Fire,	8,855,402 18,216,223	126,760 184,857	\$5,104 92,700	88,538 93,596
Phenix (Hartford),				
choemx (Harword)	11,288,388	134,868	64,900	64,981

Table XIII. — Massachusetts Business for 1894 — Continued.

COMPANIES OF OTHER STATES.

Fire Business — Concluded.

NAME OF COMPANY.						Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Queen of America, Reading Fire, Reliance,						\$11,620,936 3,077,215 2,636,257	\$125,773 34,840 25,483	\$85,564 19,021 18,404	\$79,403 19,220 19,691
Rochester German, Rutgers, Security, Spring Garden, . St. Paul Fire and Mar		•			:	3,157,512 \$87,895 2,345,632 5,794,657 3,842,521	44,743 9,078 25,128 52,440 36,590	25,403 3,056 9,348 33,947 23,058	20,039 2,553 8,513 29,795 25,261
Union,						2,787,135 1,823,338 3,022,636 7,703,260 746,704	26,255 24,647 27,720 89,829 9,218	14,827 15,822 15,695 48,712 6,023	14,368 16,009 13,197 42,403 7,017
Williamsburgh City, Totals,						\$421,113,782	23,907 \$4,417,461	\$2,655,099	12,926 \$2,540,177

Marine Business.

Atlantic Mutual,	merica,		\$17,437,831 15,877,278 22,515,543 6,424,268 461,402	\$110,994 64,247 120,924 47,150 22,611	\$60,132 78,835 47,490 22,437 30,901	\$60,718 39,987 47,500 19,915 34,634
United States Lloyds,			4,571,920	16,905	3,022	3,003
Totals,		1	\$67,288,242	\$382,831	\$242,817	\$205,757

United States Branches, Foreign Companies.

Fire Business.

Atlas Assurance,			\$5,394,463	\$61,705	\$22,740	\$25,085
Dutate le Aussieles			3,435,826	42,523	24,222	24,746
Caledonian,			4,832,133	66,907	44,066	38,288
Commercial Union,			14,022,102	181,955	128,826	122,572
Hamburg-Bremen,			1,263,318	11,088	3,301	2,051
Hamourg-Dremen,	•	•	1,200,010	11,000	0,001	2,001
Imperial,			11,935,351	138,382	192,243	103,321
Lancashire,			7,523,592	88,593	46,225	37,765
Lion Fire,	į		1,975,875	22,803	9,738	8,857
Liverpool and London and Glol			32,538,879	352,734	184,506	181,127
London Assurance,	υς,	• •	5,037,399			
London Assurance,	•	•	0,001,099	57,920	36,229	39,129
London and Lancashire, .			7,931,220	86,360	62,832	63,029
Manchester Fire Assurance,			8,390,790	. ,		
National of Ireland,*			0,090,790	101,394	73,876	68,143
		• •	10 511 050	100 700	- 000	-
North British and Mercantile,			12,744,059	128,509	85,222	86,325
Northern Assurance,	•	• •	8,739,761	109,196	50,954	46,945
27						
Norwich Union,	•		9,277,576	102,668	65,099	56,280
Palatine,			11,659,810	131,196	58,655	51,856
Peœnix Assurance,			7,401,958	90,547	51,464	49,011
Prussian National,			1,042,426	12,530	4,371	5,415
Royal,			31,523,622	404,898	295,372	297,669
			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,	

^{*} No business transacted in Massachusetts.

Table XIII. — Massachusetts Business for 1894 — Concluded.

United States Branches, Foreign Companies.

Fire Business — Concluded.

NAME OF COMPANY.				Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.	
Royal Exchange, Scottish Union and National, Sun,		:	•	\$470,180 8,975,542 15,361,580 2,581,592 5,742,513	\$3,440 93,103 123,044 24,285 61,431	\$0 22 41,843 124,299 247 29,004	\$45,300 96,922 217 25,295	
Totals,	•	•		\$219,801,567	\$2,497,211	\$1,635,356	\$1,481,348	

Marine Business.

					1			
Larir	ie,				\$85,032,089	\$371,544	\$175,660	\$195,937
					5,616,742	15,138	5,650	7,135
					2,592,549	10,837		5,234
								17,221
•					1,164,175	11,321	1,648	1,015
Marii	ne.				1.329.583	6,451	434	434
					412,450	8,751	12,220	11,698
					\$126,088,053	\$455,364	\$215,077	8208,674
	: : : : :	Marine,	Marine,	Marine,	Marine,	5,616,742 2,592,549 29,808,950 1,164,175 Marine, 1,329,583 131,515 412,450	5,616,742 15,138 2,592,549 10,837 29,808,950 29,868 1,164,175 11,321 Marine, 1,329,583 6,451 131,515 1,454 412,450 8,751	5,616,742 15,138 5,650 2,592,549 10,837 1,514 29,808,950 29,868 17,221 1,164,175 11,321 1,648 Marine,

RECAPITULATION.

Fire Business.

Massachusetts Mutual Fire Companies,	\$295,153,622	\$3,107,203	\$915,024	\$846,008
Massachusetts Joint-Stock Companies,	50,555,171	496,490	382,812	315,957
Companies of Other States,	421,113,782	4,417,461	2,655,099	2,539,177
United States Branches,	219,801,567	2,497,211	1,635,354	1,481,348
Totals,	\$986,624,142	\$10,518,365	\$5,588,289	\$5,192,490

Marine Business.

Massachusetts Mutual Marine Companies, Massachusetts Joint-Stock Companies, Companies of Other States, United States Branches,	\$12,761,472	\$197,134	\$158,079	\$118.374
	31,298,637	635,653	499,975	458,835
	67,288,242	382,831	242,817	205,757
	126,088,053	455,364	215,077	238,674
Totals,	\$237,436,404	\$1,670,982	\$1,115,948	\$1,021,640

Table XIV.—Statement of the Receipts and Expenditures of the Insurance Department for the Year ending Dec. 31, 1894.

[Made pursuant to Chap. 214, Sect. 17, Acts of 1887.]

RECEIPTS.

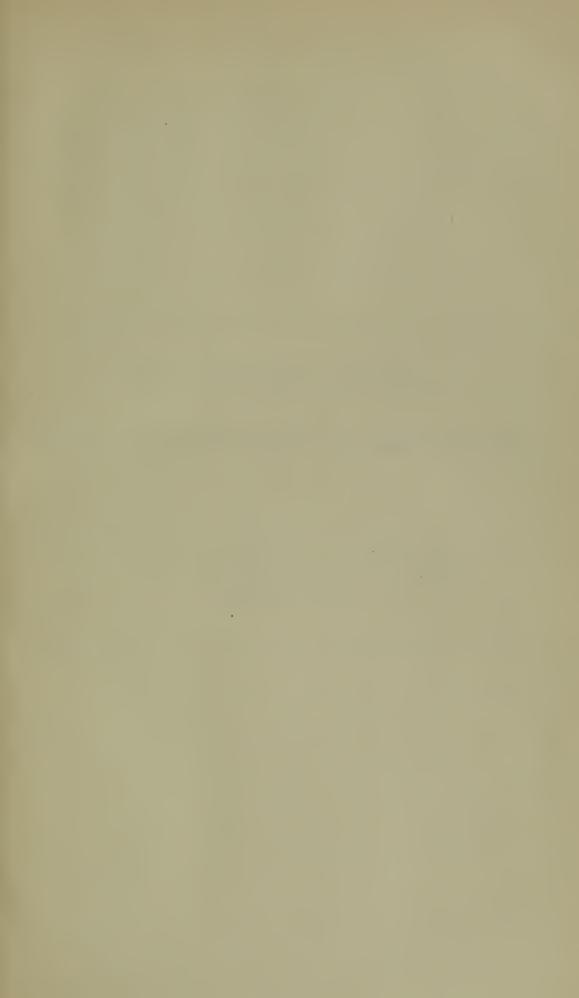
Compensation for valuation of life insurance policies, Lieense fees, filing statements, certificates, etc., .	•	•	\$28,782 23 39,582 0	
			\$68,364 2	5

EXPENDITURES.

					ENDIT				
George S. Merril			SIONE		•	•	•		\$3,500 00
T		~							
William S. Smith Frederick L. Cut	ı, Sa	lary	mmiss to Au om Se	ug. 30	0 (Re	esigne	ed),	\$1,666 66 833 34	
		7x	277.0						2,500 00
Frederick L. Cu		CLEI		to A	11 or 9	Ω (P	PO-		
/ 1\		_		io A	ug, c	, (I	10-	\$1,333 33	
Henry M. Billing	rs, F	irst.	\mathbf{from}	Sep	t. 1,			1,666 67	
Arthur E. Linnel	$1, S\epsilon$	econ	d, fro	m Se	pt. 1.	, .		1,300 00	
Wm. O. Richards							• 1	353 33	
			<u>.</u> .						4,653 33
			CLERI	KS.				* * * * 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
E. W. Cushman,	•	•	•	•	•	•	•	\$1,500 00	
A. M. Hawes,	•	•	•		•	•	•	1,200 00 1,000 00	
C. E. Weis, .	•	•	•	•	•	•	•	1,000 00	
E. L. Johnson	•	•	•	•	•	•		1,000 00	
C. E. Weis, . M. E. Burrill, E. L. Johnson, S. E. Flint, .						•		1,000 00	
F. M. Page, .					•			1,000 00	
F. M. Robbins,								1,000 00	
M. F. Whipple,								920 00	
M. L. McMann, F. E. Gowell, G. L. Moore,								840 00	
F. E. Gowell,	•	•	•	•	•	•	•	840 00	
G. L. Moore,	•	•	•	•	•	•	• 1	840 00	
L. H. Young,	•	•	•	•	•	•	•	840 00	
G. C. Studley,	•	•	•	•	•	•	•	840 00	
G. M. Hall, . C. L. Sawyer, V. I. Bryant,	•	•	•	•	•	•	•	770 00	
V. I. Bryant.	•	•		•			•	600 00	
I. Lillian Baker,			•					60 00	
T T TO 1 1		•	•					50 00	
Geo. H. Manks,								16 93	
									16,116 93
Amount carr	r i ed .	foru	vard,			•			\$26,770 26

Table XIV. — Statement of the Receipts, etc. — Concluded.

Amount brought forw	ard,	•	•	•	•		\$26,770 26
GENERAL I	EXPE	NSES					4
Printing and binding, .						\$2,058 43	
Travelling expenses, .						174 21	
Postage,						382 00	
Stationery,						273 28	
Telegrams and express,						152 37	
Books, newspapers, etc.,						90 50	
Stenographic work, etc.,						189 00	
, , , , , , , , , , , , , , , , , , ,							3,319 79
Total expenditures for	r 18	94.					\$30,090 05
Fees collected and paid in							68,364 25
Surplus accrued to C	omn	onw	ealth,	, .			\$38,274 20





MASSACHUSETTS MUTUAL

FIRE INSURANCE COMPANIES.

DETAILED STATEMENT OF ASSETS AND LIABILITIES, WITH ABSTRACT OF ANNUAL STATEMENTS, FOR THE YEAR ENDING DECEMBER 31, 1894.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

ABINGTON MUTUAL FIRE INSURANCE COMPANY, ABINGTON.

[Incorporated May 30, 1	856. Commenced business June 15,	1857.]
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[Incorpo	orated May 30, 18	56. C	ommen	ced bus	iness .	June 1	5, 1857.	•J	
HENRY B. PEIRCE,	President.			C	CARLO	DS P.	FAUN	NCE, Secret	ary.
Amount of perman	nent fund, .							\$41,728	54

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par Value.	Market Value.
N. E. Telephone and Telegraph Co. bonds, .	\$1,000 00	\$1,050 00
Boston United Gas Co. bonds,	2,000 00	1,620 00
Marion County (Ind.) bonds,	1,000 00	1,105 00
Ramsey County (Minn.) bonds,	3,000 00	3,327 50
Equitable Mortgage Co. debenture bonds, .	1,000 00	900 00
Toledo (Ohio) city bonds,	1,000 00	1,155 00
Lincoln (Neb.) city bonds,	2,000 00	2,000 00
St. Paul (Minn.) city bonds,	1,000 00	1,210 00
Chicago, Burlington & Quincy R.R. bonds, .	2,500 00	2,637 50
Portland & Ogdensburg R.R. bonds,	5,000 00	5,500 00
Naumkeag Street Railway bonds,	3,000 00	3,030 00
East Middlesex Street Railway bonds,	1,000 00	1,000 00
Trenton Passenger Railway bonds,	2,000 00	2,245 00
20 shares Oregon Railway & Navigation Co., .	2,000 00	500 00
10 " State National Bank, Boston,	1,000 00	1,160 00
10 " Nat'l Hide & Leather Bank, Boston,	1,000 00	1,090 00
34 " Metropolitan National Bank, Boston,	3,400 00	3,298 00
5 " Old Boston National Bank, Boston,	500 00	526 25
20 " South End National Bank, Boston, .	2,000 00	1,700 00
13 " Abington National Bank, Abington,	1,300 00	1,820 00
5 " Whitman National Bank, Whitman,	500 00	510 00
14 " First National Bank, Salem,	1,400 00	1,540 00
21 " First National Bank, Danvers,	1,575 00	1,680 00
	\$40,175 00	\$40.604 25

Securities held as collateral for cash loaned: —

		Market Value.	Loaned Thereon.
Rockland & Abington Street Railway,		\$500 00	\$300 00

SUMMARY OF ASSETS DEC. 31,	1894.		
Cash value of unencumbered real estate, .	\$1,020	00	
	33,850		
Interest due or accrued thereon,	574		
	40,604		
Loans on collateral security, as per schedule, .	300		
All other cash loans,	578		
Cash in the office of the company,	293		
Cash deposited in bank,	314		
	583		
Premiums in course of collection (gross),	2,440		
Balance due on real estate sold,	3,945		
Gross assets,			\$84,504 54
01033 (133013,			ψ01,001 01
LIABILITIES.			
Losses adjusted, unpaid,	\$984	14	
	62,191		
Surplus due on terminated policies,	1,043		
Due and accrued for rent, salaries, etc.,	515		
Commissions, brokerage, etc.,	476		
Gross liabilities,			65,210 80
Net cash assets,		. 1	\$ 19,293 74
Income.			
	00 070	01	
	\$2,270		
Premiums on risks written or renewed,	43,867	49	
Total	16 190	40	
	46,138 2,440		
Premiums now in course of collection,	2,44 0	<u></u>	
Entire premiums collected,	43,697	88	
Less reinsurance and return premiums,	2,972		
Net cash premiums received, —			\$40,725 39
Received for extra premiums,			640 48
Interest received on mortgages,		Ì	2,040 00
Interest and dividends received from all other source	es		2,531 61
Income from rents,			218 50
Income from all other sources,	·	·	317 22
Gross cash income,	•	•	\$46,473 20
Expenditures.			
	29,733		
,	711	86	0.00
Net cash paid for losses,			\$ 29,021 65
* Value of lands mortgaged,		\$14,817	00
Value of buildings thereon,		47,433	
Amount of insurance held as collateral,	•	62,250	00

Cash paid as profits on terminated policies, \$17,169	14
for commissions and brokerage, 6,53	
for salaries of officers and employees, 3,40	32
for State and local taxes,	9 04
for rents,	2 25
for incidental expenses, 1,419	85
Gross cash expenditures,	7 92
RISKS AND PREMIUMS.	
Amount. Cash Prem's. Conting't Pr	em's.
Risks outstanding Dec. 31, 1893, \$8,644,182 00 \$129,876 81 \$129,876	
Risks written during 1894, . 3,063,925 00 43,867 49 43,86	
Total, \$11,708,107 00 \$173,744 30 \$173,74	
Risks terminated during 1894, . 3,263,727 00 47,053 42 47,053	3 42
In force at end of year, \$8,444,380 00 \$126,690 88 \$126,690) 88
Deduct amount reinsured, . 171,875 00 2,308 81 2,308	
Net amount in force, . \$8,272,505 00 \$124,382 07 \$124,385	2 07
Miscellaneous.	
Losses incurred during the year, \$20,560	
Percentage of profits or surplus returned during 1894, 25, 40, 60 per of	ent.
ANNISQUAM MUTUAL FIRE INSURANCE COMPANY,	
GLOUCESTER.	
[Incorporated March 1, 1847. Commenced business Dec. 28, 1847.]	
MOSES H. CLOUGH, President. JAMES S. JEWETT, Secre	tary.
[Note. — This company charges a cash premium adequate for expenses only, and relies assessments on deposit notes to pay losses.]	upon
Amount of permanent fund Dec. 31, 1893, \$391	31
	20
Permanent fund Dec. 31, 1894,	51

* Total value of property mortgaged, \$8,100 00 Amount of insurance held as collateral, 4,600 00

SUMMARY OF ASSETS DEC. 31, 1894.

\$3,125 00

Interest due or accrued thereo			•	•		\$49			
United States bonds,			•	•		565			
Cash in the office of the comp	any,	•	•	•		104			
Cash deposited in bank, .	•	•	•			4,420	32		
Interest due and accrued, .	•	•				5	00		
Office safe,	•	•	\$85	00					
Gross assets,	•	•	•	•	_		_	\$8,269	27
	Li	BIL	ITIES	•					
Return assessments on cancel	led p	olici	es.			\$196	68		
Gross liabilities, .	-							\$ 196	68
0.1000 1100011000,				·				W 200	
	1	NCO	ME.						
Cash received from assessmen	nts,							\$316	63
Interest received on mortgage	es,					•		169	24
Interest and dividends received								20	00
Gross cash income, .								\$505	87
Gross cash modelet,		·	·	·	·	·	•	ΨΟΟΟ	•
	EXP	ENDI	TURI	ES.					
Cash paid for salaries of office	ers a	nd e	mplo	yees,			•	\$350	00
for State and local							•	2	13
for rents, postage,	etc.,	•	•					29	87
								-	
Gross cash expenditures,	•	•	•	•	•	•	•	\$382	00
Ris	KS A	ND]	PREM	iums.					
						Amou		Conting't Pre	m's.
Risks outstanding Dec. 31, 189	93,	•	•	•		\$343,	155	\$20,902	95
Risks written during 1894,	•	•	•	•		77,	575	5,016	50
Total,						\$420,	730	\$25,919	45
Deduct risks expired and term						82,	325	5,423	50
In force at end of year, .						\$338,	105	\$20,495	95
1-				- 1					

ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated Feb. 8, 1860. Commenced business Oct. 1, 1860.]

R. W. TOPPAN, President.

D. W. BARTLETT, Secretary.

Office, No. 31 Milk Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

						Par Value.	Market Value.	
United States bonds,.	•		•			\$25,000 00	\$28,250 00	
Cambridge city bonds,		•	•	•		15,000 00	15,900 00	
Boston city bonds,	•			•		20,000 00	23,400 00	
Providence city bonds,			•	•	•	45, 000 00	49,850 00	
Waltham city bonds,				•		10,000 00	10,400 00	

Lowell city bonds,	Par Value. \$20,000 00	Market Value. \$21,400 00
Springfield city bonds,	20,000 00	20,400 00
Worcester city bonds,	25,000 00	24,750 00
Town of Brookline bonds,	10,000 00	10,000 00
Boston & Albany Railroad bonds,	3,000 00	3,030 00
Fitchburg Railroad bonds,	10,000 00	10,000 00
Eastern Railroad bonds,	35,000 00	42,000 00
Old Colony Railroad bonds,	47,000 00	49,280 00
Boston & Lowell Railroad bonds,	61,000 00	62,650 00
Chicago, Burlington & Quincy R.R. bonds, .	85,000 00	90,600 00
Boston & Maine Railroad bonds,	20,000 00	20,600 00
Philadelphia, Wilm. & Baltimore R.R. bonds,	20,000 00	21,600 00
New York, Providence & Boston R.R. bonds,	10,000 00	10,000 00
Boston & Proyidence Railroad bonds,	20,000 00	21,200 00
Lake Shore & Michigan Southern R.R. bonds,	30,000 00	36,900 00
Pennsylvania Company,	30,000 00	33,000 00
Chicago June: R.R. & Union St'k Y'ds bonds,	25,000 00	26,250 00
50 shares Chicago, Burlington & Quincy R.R.	5,000 00	3,500 00
on marco omongo, barrington a quincy rurn		
,	\$591,000 00	\$6 34,960 00
'Crasis Dy on Assume Due	01 1004	
SUMMARY OF ASSETS DEC.		
Stocks, bonds, etc., as per schedule,		
Cash in the office of the company;	442 09	
Cash deposited in bank,	159,455 13	
Interest due and accrued,	7,750 82	
Premiums in course of collection (gross), .	1,969 70	
Gross assets,		\$804,577 74
Liabilities.		
	04 040 07	
Losses claimed and reported,	\$1,346 37	
Unearned premiums on outstanding risks, .	379,442 33	
State and local taxes,	1,243 50	202 022 00
Gross liabilities,		382,032 20
Net cash assets,		\$422,545 54
		*,
Income.		
Premiums outstanding Dec. 31, 1893,	\$2,056 40	
Premiums on risks written or renewed,	785,486 18	
Total,	\$ 787,542 58	
Premiums now in course of collection,	1,969 70	
Entire premiums collected,	\$785,572 88	
Less reinsurance and return premiums,	26,130 58	
Net cash premiums received,		\$759,442 30
Interest and dividends received from all sources	,	28,246 16
Cross such income		9797 000 40
Gross eash income,	• • •	\$787,688 46

· Expenditures.	
Cash paid for losses,)
as profits on terminated policies,	
for salaries of officers and employees,	
for State and local taxes,	
for rents,	
for inspections,	
for incidentals,	
Gross cash expenditures,	
Risks and Premiums.	
Amount. Cash Prem's. Conting't Prem's Risks outstanding Dec. 31, 1893, \$91,132,217 00 \$738,770 65 \$3,693,853 25	
Risks written during 1894, 97,710,196 00 785,486 18 3,927,430 90	
	_
Total, \$188,842,413 00 \$1,524,256 83 \$7,621,284 15	5
Risks terminated during 1894, . 94,437,831 00 765,372 18 3,826,860 90	
In force at end of year, \$94,404,582 00 \$758,884 65 \$3,794,423 25	5
Miscellaneous.	
Losses incurred during the year,	7
Percentage of profits or surplus returned during 1894, $79\frac{43}{100}$ per cent.	
·	
· · · · · · · · · · · · · · · · · · ·	
ASHFIELD MUTUAL FIRE INSURANCE COMPANY,	
ASHFIELD MUTUAL FIRE INSURANCE COMPANY, ASHFIELD.	
ASHFIELD. [Incorporated June 4, 1873. Commenced business July 19, 1873.]	
ASHFIELD. [Incorporated June 4, 1873. Commenced business July 19, 1873.] CHARLES HOWES, President. HENRY S. RANNEY, Secretary	<i>'</i> .
ASHFIELD. [Incorporated June 4, 1873. Commenced business July 19, 1873.]	/•
ASHFIELD. [Incorporated June 4, 1873. Commenced business July 19, 1873.] CHARLES HOWES, President. HENRY S. RANNEY, Secretary	/•
ASHFIELD. [Incorporated June 4, 1873. Commenced business July 19, 1873.] CHARLES HOWES, President. HENRY S. RANNEY, Secretary [Note.—This company insures property in the town of Ashfield only.] SUMMARY OF ASSETS DEC. 31, 1894.	7.
ASHFIELD. [Incorporated June 4, 1873. Commenced business July 19, 1873.] CHARLES HOWES, President. HENRY S. RANNEY, Secretary [Note.—This company insures property in the town of Ashfield only.] SUMMARY OF ASSETS DEC. 31, 1894. Loans on personal security, \$9 14	/•
ASHFIELD. [Incorporated June 4, 1873. Commenced business July 19, 1873.] CHARLES HOWES, President. HENRY S. RANNEY, Secretary [Note.—This company insures property in the town of Ashfield only.] SUMMARY OF ASSETS DEC. 31, 1894. Loans on personal security,	
ASHFIELD. [Incorporated June 4, 1873. Commenced business July 19, 1873.] CHARLES HOWES, President. HENRY S. RANNEY, Secretary [Note.—This company insures property in the town of Ashfield only.] SUMMARY OF ASSETS DEC. 31, 1894. Loans on personal security, \$9 14	
ASHFIELD. [Incorporated June 4, 1873. Commenced business July 19, 1873.] CHARLES HOWES, President. HENRY S. RANNEY, Secretary [Note.—This company insures property in the town of Ashfield only.] SUMMARY OF ASSETS DEC. 31, 1894. Loans on personal security,	
ASHFIELD. [Incorporated June 4, 1873. Commenced business July 19, 1873.] CHARLES HOWES, President. HENRY S. RANNEY, Secretary [Note.—This company insures property in the town of Ashfield only.] SUMMARY OF ASSETS DEC. 31, 1894. Loans on personal security,	3
ASHFIELD. [Incorporated June 4, 1873. Commenced business July 19, 1873.] CHARLES HOWES, President. HENRY S. RANNEY, Secretary [Note.—This company insures property in the town of Ashfield only.] SUMMARY OF ASSETS DEC. 31, 1894. Loans on personal security,	3
ASHFIELD. [Incorporated June 4, 1873. Commenced business July 19, 1873.] CHARLES HOWES, President. HENRY S. RANNEY, Secretary [Note.—This company insures property in the town of Ashfield only.] SUMMARY OF ASSETS DEC. 31, 1894. Loans on personal security,	3
ASHFIELD. [Incorporated June 4, 1873. Commenced business July 19, 1873.] CHARLES HOWES, President. HENRY S. RANNEY, Secretary [Note.—This company insures property in the town of Ashfield only.] SUMMARY OF ASSETS DEC. 31, 1894. Loans on personal security,	3 5 2
ASHFIELD. [Incorporated June 4, 1873. Commenced business July 19, 1873.] CHARLES HOWES, President. HENRY S. RANNEY, Secretary [Note.—This company insures property in the town of Ashfield only.] SUMMARY OF ASSETS DEC. 31, 1894. Loans on personal security,	3 5 2
ASHFIELD. [Incorporated June 4, 1873. Commenced business July 19, 1873.] CHARLES HOWES, President. HENRY S. RANNEY, Secretary [Note.—This company insures property in the town of Ashfield only.] SUMMARY OF ASSETS DEC. 31, 1894. Loans on personal security,	3 5 2 - 7
ASHFIELD. [Incorporated June 4, 1873. Commenced business July 19, 1873.] CHARLES HOWES, President. HENRY S. RANNEY, Secretary [Note.—This company insures property in the town of Ashfield only.] SUMMARY OF ASSETS DEC. 31, 1894. Loans on personal security,	3 5 2 - 7

RISKS AND PREMIUMS.

			Amount.	Conting't Prems.
Risks outstanding Dec. 31, 1893, .			\$47,426 00	\$1,464 03
Risks written during 1894,	•	•	6,149 00	211 48
Total,			\$ 53,575 00	\$ 1,675 51
Deduct risks expired and terminated,	•	•	4,087 00	149 63
In force at end of year,			\$ 49,488 00	\$ 1,525 88

ATLAS MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated February, 1892. Commenced business June 15, 1892.]

JOHN A. PRAY, President.

Net cash assets, .

ARTHUR F. JONES, Secretary.

\$2,174 15

Office, 2 Mason Building.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

DETAILED STATEMENT OF S.	rocks,	DONDS,	EIC.		
Pital barra Dailean da barria		Par Val		Market Va	
Fitchburg Railroad bonds,	•	\$20,000		\$21,475	
Eastern Railroad bonds,		5,000		6,100	
Boston city bonds, . \	•	5,000	00	5,837	50
St. Johnsbury & Lake Champlain Railroad	l, .	10,000	00	11,675	00
Boston & Albany Railroad bonds,	•	5,000	00	5,362	50
		\$ 45,000	00	\$50,450	00
SUMMARY OF ASSETS I	DEC. 31	, 1894.			
Stocks, bonds, etc., as per schedule,		\$50,450	00		
Cash in the office of the company,		1,677	09		
Cash deposited in banks,		43,422	76		
Interest due and accrued,		483	34		
Premiums in course of collection (gross),		78,476	45		
				2454.500	
Gross assets,	•	•	•	\$174,509	64
T					
Liabilities	S.				
Losses claimed and reported,		\$19,868	39		
Unearned premiums on outstanding risks,		150,192	16		
Commissions and brokerage,		1,693	00		
Reinsurance disallowed,		581	94		
Gross liabilities,	•			172,335	49
					—

Income.		
Premiums outstanding Dec. 31, 1894,	\$94,899 89	
Premiums on risks written or renewed, .	353,749 63	
Total,	. \$448,649 52	
Premiums now in course of collection, .	. 78,476 45	
Entire premiums collected,	. \$370,173 07	
Less reinsurance and return premiums, .	. 110,467 87	
Net cash premiums received,		\$259,705 20
Interest and dividends from all sources, .		2,328 65
Gross cash income,		\$262,033 85
Expenditure		
•	. \$220,526 90	
Deduct salvage and reinsurance,	. 1,606 14	
		\$218,920 76
Cash paid for commissions and brokerage,	• • •	50,866 67
Cash paid for State and local taxes,	• • •	2,836 60
Gross cash expenditures,		\$272,624 03
RISKS AND PREMIU	MS.	
Amount.		Conting't Prem's.
Risks outstanding Dec. 31, 1893, \$27,395,939 00 Risks written during 1894, . 29,083,877 00		1,061,248 89
Total,	\$687,472 98	\$2,062,418 94
Risks terminated during 1894,. 34,500,247 00	385,924 77	1,157,774 31
In force at end of year, \$21,979,569 00	\$301,548 21	\$904,644 63
Deduct amount reinsured, . 71,000 00	· · · · · · · · · · · · · · · · · · ·	
Net amount in force, \$21,908,569 00	\$300,384 33	\$ 901,152 99
Miscellaneous		
Losses incurred during the year,		\$157,690 29
ATTLEBOROUGH MUTUAL FIRE IN ATTLEBOROUGH		MPANY,
[Incorporated Feb. 24, 1844. Commenced EVERETT S. CAPRON, President.	business July, 1845.] ELIJAH R. RI	
Amount of permanent fund,		
		ψ10,000 00
Summary of Assets Dec		
Cash value of unencumbered real estate,		
Loans on mortgage of real estate (first liens*),	14,192 00	

* Value of lands mortgaged,

Value of buildings thereon, Amount of insurance held as collateral, .

. \$12,500 00

19,200 00 12,350 00

Interest due or accrued thereon, \$259 67 Attleborough town loan, 6,000 00 Cash deposited in bank,	
01055 055005,	\$20,012 00
Lyanyrymyng	
LIABILITIES.	
Unearned premiums on outstanding risks, . \$5,714 12 Gross liabilities,	
Gross habilities,	5,714 12
Net cash assets,	\$2 0,958 56
Income.	
Premiums on risks written or renewed, \$2,427 91	
Premiums now in course of collection, 57 49	
,	
Entire premiums collected, \$2,370 42	
Less reinsurance and return premiums, 68 94	
Net cash premiums received,	-
Received for extra premiums,	
Interest received on mortgages,	
Interest and dividends received from all other sources,	
Income from rents, \$90.00; policy fees, \$63.00,	153 00
Gross cash income,	\$ 3,695 12
Expenditures.	
Cash paid for losses,	\$4,001 10
for salaries of officers and employees,	403 00
for State and local taxes,	23 88
for incidentals,	44 83
Gross cash expenditures,	\$ 4,472 81
RISKS AND PREMIUMS.	
Amount. Cash Prem's.	
Risks outstanding Dec. 31, 1893, \$1,989,231 00 \$10,869 30	
Risks written during 1894, . 414,430 00 2,427 91	4,855 82
Total, \$2,403,661 00 \$13,297 21	\$26,594 42
Risks terminated during 1894, . 349,685 00 2,161 79	4,323 58
In force at end of year, \$2,053,976 00 \$11,135 42	\$22,270 84
Miscellaneous.	
Losses incurred during the year,	\$2,161 10

BARNSTABLE COUNTY MUTUAL FIRE INSURANCE COMPANY, YARMOUTHPORT.

[Incorporated March 2, 1833. Commenced business Aug. 1, 1833.

SIMEON ATWOOD, President.	FRANK THACE	HER, Secretary.
Amount of permanent fund,		\$ 57,365 80
DETAILED STATEMENT OF STOCKS	, Bonds, etc.	
	Par Value.	Market Value.
13 shares Winthrop National Bank, Boston, '.	\$1,300 00	\$1,625 00
20 "State National Bank, Boston,	2,000 00	2,310 00
25 " Tremont National Bank, Boston, .	2,500 00	2,125 00
10 " Massachusetts Nat'l Bank, Boston, .	1,000 00	890 00
8 " Shawmut National Bank, Boston, .	800 ('0	944 00
5 " Nat'l Bank of the Republic, Boston,	500 00	795 00
15 "Nat'l Bank of Redemption, Boston, .	1,500 00	1,882 50
30 " First National Bank, Yarmouth, .	3,000 00	3,900 00
10 " First National Bank, Hyannis,	1,000 00	1,000 00
10 "Falmouth National Bank,	1,000 00	1,000 00
50 " Massachusetts Real Estate Co., .	5,000 00	5,000 00
30 " Northern Investment Co.,	3,000 00	3,000 00
63 " Old Colony Railroad,	6,300 00	11,324 25
49 " Union Pacific Railroad,	4,900 00	562 50
8 " Central Pacific Railroad,	650 00	140 00
National Tube Works Co. stock,	9,900 00	6,712 50
Fall River city bonds,	1,000 00	1,180 00
Union Pacific Railroad bonds,	9,000 00	9,450 00
Old Colony Railroad bonds,	5,000 00	5,275 00
Boston & Maine Railroad bonds,	3,000 00	3,120 00
Fitchburg Railroad bonds,	1,000 00	1,042 50
Iowa Falls & Sioux City Railroad bonds,	2,000 00	2,580 00
Chicago & E. Illinois Railroad bonds,	2,500 00	2,975 00
Oregon Short Line R.R. stock and bonds,	2,000 00	1,363 75
Illinois Steel Company bonds,	1,000 00	865 00
Western farm mortgage bonds,	1,200 00	1,200 00
	\$72,050 00	\$72,262 00
Summary of Assets Dec.	31. 1894	
Cash value of unencumbered real estate,	\$2,000 00	
Loans on mortgage of real estate (first liens*),	700 00	
Stocks, bonds, etc., as per schedule,	72,262 00	
* Value of lands mortgaged,		100 00 900 00

Loans on personal security, .					£ 1	,773	10		
Cash in the office of the compan						,774			
Cash deposited in bank,						3,096			
Gross assets,			•					\$86,606	35
GIODE MEDICINE,		•						\$00,000	00
	Liai								
Losses claimed and reported, .				•		\$550			
Unearned premiums on outstand						,122			
State and local taxes,				•		67		24 = 22	
Gross liabilities,		•	•	•	-			61,739	69
Net cash assets,								\$24,866	66
	In	СОМ	E.						
Cash premiums received,								\$ 35,783	66
Received for extra premiums, .							•	1,074	
Interest received on mortgages,								42	
Interest and dividends received								2,935	
Gross cash income,		•	•	•	•	•	•	\$ 39,836	20
E	XPE	NDIT	URI	ES.					
Cash paid for losses,						•	•	\$8,776	
as profits on termina						•	•	25,580	
for salaries of officer							•	6,041	
for State and local to						•	•	344	
for rents and inciden								519	
Profit and loss account,		•	•	•	•	•	•	4,302	50
Gross cash expenditures, .								\$45,564	03
Gross cash exponentialos,		•		•	·	Ċ	•	\$40,00±	
n		70							
Risks	S AN	D PI Amoi		IUMS		Drom	١.,	Conting't Pre	
Risks outstanding Dec. 30, 1893,	. \$7			00		,427		\$355,283	
9	. 2,					,783		107,350	
Thomas without during 1001,									
Total,	. \$9,	126,	706	00	\$154	,211	58	\$462,634	74
Risks terminated during 1894,	. 1,	931,	850	00	31	,967	40	95,902	20
In force at and of year	e 7	104	256	00	\$199	911	10	\$ 366,732	5.1
In force at end of year,	φ,	134,0	500	00	Ģ122	,211	10	\$ 000,702	04
	ISCE							2. 1.	
Losses incurred during the year							•	\$9,326	
Percentage of profits or surplus	retu	irne	d du	iring	1894,	•		80 per ce	nt.

\$54,089 50

BAY STATE MUTUAL FIRE INSURANCE COMPANY, GARDNER.

[Incorporated May 15, 1893. Commenced business Sept. 1, 1893.] LOUIS A. GREENWOOD, President. RALPH W. BLACK, Secretary. SUMMARY OF ASSETS DEC. 31, 1894. Cash in the office of the company, . . . \$1,530 10 Cash deposited in bank, . 20,575 28 Premiums in course of collection (gross), 15,338 99 Gross assets, \$37,444 37 LIABILITIES. Losses adjusted, unpaid, . \$13,634 20 claimed and reported, . . . 1,637 00 disputed or resisted, 400 00 Unearned premiums on outstanding risks, 34,671 21* Due and accrued for rent, salaries, etc., . 130 00 Commissions and brokerage, . 3,788 03 Reinsurance, . . 5,275 46 Gross liabilities,. 59,535 90 Balance against company, \$22,091 53 INCOME. Premiums outstanding Dec. 31, 1894, \$5,265 09 Premiums on risks written or renewed. . 113,968 01 \$119,233 10 Premiums now in course of collection, 15,338 99 Entire premiums collected, \$103,894 11 Less reinsurance and return premiums, . 28,468 27 Net cash premiums received, . \$75,425 84 Interest received. 255 33 Gross cash income, \$75,681 17 EXPENDITURES. Cash paid for losses,. . . \$28,853 04 Deduct salvage and reinsurance, 236 43 Net cash paid for losses, . . . \$28,616 61 Cash paid for commissions and brokerage, 18,326 04 for salaries of officers and employees, 4,285 10 for taxes, . 962 93 for rents, . 100 00 for incidentals, 1,798 82

Gross cash expenditures, .

^{*} Computed on monthly pro rata basis; if computed on 50 per cent. basis, would be \$23,214.00.

RISKS AND PREMIUMS.

	Amount.	Cash Prem's.	Conting't Prem's.
Risks outstanding Dec. 31, 1893,	\$551,714 00	\$8,048 30	\$24,144 90
Risks written during 1894,	9,088,997 00	113,968 01	341,904 03
Total,	\$9,640,711 00	\$122,016 31	\$366,048 93
Risks terminated during 1894,.	2,852,145 00	43,293 47	129,880 41
In force at end of year,	\$6,788,566 00	\$78,722 84	\$ 236,168 52
Deduct amount reinsured,	1,976,826 00	32,294 84	96,884 52
Net amount in force, .	\$4,811,74 0 00	\$ 46,428 00	\$139,284 00
· "M:	SCELLANEOUS.		
Losses incurred during the year	·,		\$44, 081 00

BERKSHIRE MUTUAL FIRE INSURANCE COMPANY, PITTSFIELD.

[Incorporated March, 1835. Commenced business August, 1835.]					
JABEZ L. PECK, President. JOHN	M. STEVENS	ON, Secretary.			
Amount of permanent fund,		\$ 57,271 91			
DETAILED STATEMENT OF STOCKS, I	Bonds, etc.				
· ·	Par Value.	Market Value.			
Western Union Telegraph Co. bonds,	\$5, 000 00	\$5,510 00			
Chicago & Western Indiana Railroad bonds, .	5,000 00	5,900 00			
Baltimore & Ohio Railroad bonds,	2,000 00	2,240 00			
St. Paul & Sioux City Railroad bonds, . ' .	1,000 00	1,280 00			
100 shares Boston & Albany Railroad,	10,000 00	20,800 00			
154 " N. Y. Cent. & Hudson River R.R.,	15,400 00	15,400 00			
50 " Chicago, Burlington & Quincy R.R.,	5,000 00	3,550 00			
19 " New Hampshire Trust Co.,	1,900 00	950 00			
100 " Adams Express Co.,	10,000 00	14,200 00			
87 " Pittsfield National Bank, Pittsfield,.	8,700 00	11,745 00			
10 " Agricultural Nat'l Bank, Pittsfield,	1,000 00	2,500 00			
12 " Third National Bank, Pittsfield, .	1,200 00	2.400 00			
15 " First National Bank, Adams,	1,500 00	2,025 00			
16 " Adams Nat'l Bank, North Adams, .	1,600 00	2,160 00			
10 " Lenox National Bank, Lenox,	1,000 00	1,400 00			
8 " Lee National Bank,	800 00	1,120 00			
Districted Distriction of the Control of the Contro	0.500.00	2 = 00 00			

2,500 00

\$95,680 00

2,500 00

\$73,600 00

Pittsfield Electric Street Railway Co.,

SUMMARY OF ASSETS DEC. 31	, 1894.		
Cash value of unencumbered real estate, .	\$9,100	00	
Stocks, bonds, etc., as per schedule,	95,680		
Loans on personal security,	5,000		
Cash in the office of the company,	1,054		
Cash deposited in bank,	2,035		
Interest due and accrued,	275		
Premiums in course of collection (gross), .	987		
Premiums more than three months due, \$157 25			
Gross assets,			\$114,133 05
			•
LIABILITIES.			
Unearned premiums on outstanding risks, .	\$60,177		
Return premiums on cancelled policies,	24		
Surplus due on terminated policies,	648		
State and local taxes,	49	46	
Commissions and brokerage,	110	27	
Gross liabilities,			61,011 06
Net cash assets,			\$53 , 121 99
Targourn			
Income.	# 0.969	A.G.	
Premiums outstanding Dec. 31, 1893,	\$2,363		
Same not collected,		75	
Net collected,	\$2,286	71	
Premiums on risks written or renewed,	28,419	30	
Total,	\$30,706	01	
Premiums now in course of collection,	1,144		
Entire premiums collected,	\$29,561		
Less reinsurance and return premiums,	729	13	
Net cash premiums received,			\$28,832 16
Received for extra premiums,			407 54
Interest and dividends received from all sources,		•	4,414 03
Income from rents,	•	•	765 25
Gross cash income,			\$34,418 98
Expenditures.			
Cash paid for losses,			\$ 8,516 53
as profits on terminated policies,	•	•	13,402 72
	•		3,166 32
for salaries of officers and employees,	•	•	3,068 68
	•	•	350 32
for State and local taxes,	•	•	
for rents and incidentals,	•	•	1,372 69
Gross cash expenditures,			\$29,877 26

RISKS AND PREMIUMS.

	Amount.	Cash Prem's.	Conting't Prem's.
Risks outstanding Dec. 31, 1893,	\$8,199,777 00	\$112,986 20	\$112,986 20
Risks written during 1894,	2,100,888 00	28,419 30	28,419 30
Total,	\$10,300,665 00	\$141,405 50	\$141,405 50
Risks terminated during 1894,.	1,550,115 00	21,050 11	21,050 11
In force at end of year,	\$8,750,550 00	\$ 120,355 39	\$120, 355 39

MISCELLANEOUS.

Losses incurred during the year,

BOSTON MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated March 15, 1850. Commenced business Oct. 15, 1850.]

Gross assets, .

EDWARD ATKINSON, President. FRANCIS E. ROBINSON, Secretary.

\$916,227 82

Office, 31 Milk Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC	
Par Value.	Market Value.
Phila., Wil. & Baltimore Railroad bonds, . \$40,000 00	
Chicago, Burl. & Quincy Railroad bonds, . 100,000 00	
Old Colony Railroad bonds, 120,000 00	
Burl. & Missouri River Railroad bonds, 30,000 00	34,800 00
Pennsylvania Company bonds, 30,000 00	33,300 00
Michigan Central Railroad bonds, 30,000 00	34,200 00
West Shore Railroad bonds, 50,000 00	53,000 00
Boston & Lowell Railroad bonds, 50,000 00	51,000 00
New Jersey Central Railroad bonds, 50,000 00	57,500 00
Rome, Watertown & Ogdensburg R.R. bonds, 50,000 00	59,000 00
Lehigh Valley Railroad bonds, 25,000 00	27,312 00
Eastern Railroad bonds, 25,000 00	30,375 00
Town of Brookline bonds, 91,000 00	91,000 00
American Dock & Improvement Co., 25,000 00	29,000 00
United New Jersey Railway & Canal Co., . 50,000 00	55,000 00
Baltimore & Ohio R.R.,	51,500 00
\$816,000 00	\$877,387 00
SUMMARY OF ASSETS DEC. 31, 1894.	
Stocks, bonds, etc., as per schedule, \$877,387 00)
Cash in the office of the company, 4,723 61	
Cash deposited in bank, 21,205 61	
Interest due and accrued, 12,911 60	

LIABILITIES.

Unearned premiums on outst State and local taxes, Gross liabilities,.	•	ng ris	ks,		\$433 1			\$ 434,576	57
(1055 11401111105; •	·	•	•	·				7101,010	
Net cash assets,	•	•	•	•	•	•	•	\$ 481,651	25
		Incon							
							~ .		
Cash premiums received, .				•	\$894				
Less return premiums,					33	,369	29	A 0.01 000	0-
Net cash premiums received,			•				_	\$861,036	
Interest and dividends receive	ediro	om all	soui	ces,	•	•	•	36,626	17
Gross cash income, .	•		•	•	•	•	•	\$897,662	42
	Ex	PENDI	TURI	ES.					
Cash paid for losses, .								\$32,227	54
as profits on termi			cies.	·			Ċ	693,862	
for salaries of office							Ĭ.	31,972	
for State and local			_	•				8,652	
for rents,								1,843	
for inspections and								15,762	
for incidentals,.	_				•			9,615	
Gross cash expenditures	•	•	•	•	•	•	•	\$ 793,937	07
Rı	sks	AND]	PREM	HUM	ıs.				
		Amo			Cas	h Prei	n's.	Conting't Pre	m's.
Risks outstanding Dec. 31, 189					\$850				
Risks written during 1894,	. 1	11,074	,620	00	894	,405	54	4,472,027	70
Total,		16,159	,182	00	\$1,744	,691	63	\$8,723,458	15
Deduct risks expired and te minated,		08,587	,150	00	878	,364	25	4,391,821	25
In force at end of year, .	. \$1	07,572	,032	00	\$866	,327	38	\$4,331,636	90
	Mis	CELLA	NEO	us.					
Losses incurred during the y	ear,								54
Percentage of profits or surp									

BRISTOL COUNTY MUTUAL FIRE INSURANCE COMPANY, NEW BEDFORD.

[Incorporated Feb. 29, 1829. Commenced business July 4, 1829.]

JAMES TAYLOR, President.

GEO. N. ALDEN, Secretary.

[Note.—Policies are all issued for five years, ten per cent. of the premium note being received in cash at the time of issuing the policy. The notes are assessed as necessity requires. No cash funds are accumulated.]

SUMMARY OF ASSETS DEC. 31,	1894.		
Cash in the office of the company,	\$542	68	
Cash deposited in bank,	82	98	
Premiums in course of collection (gross), .	98	21	
Gross assets,			\$ 723 87
Liabilities.			
Due for borrowed money,	\$900	00	
State and local taxes,	10	75	
Gross liabilities,			910 75
Income.			
Premiums outstanding Dec. 31, 1893,	\$383	96	
Premiums on risks written or renewed,	3,361		
,			
Total,	\$3,745	76	
Premiums now in course of collection,	98		
,			
Entire premiums collected,	\$3,647	55	
Less reinsurance and return premiums,	86		
,			
Net cash premiums received,			\$3,560 60
Received for extra premiums,			101 80
Interest and dividends received from all sources,			4 15
Income from fees,			12 25
Income from assessment on deposit notes, .			160 83
•			
Gross cash income,		•	\$ 3,839 63
Expenditures.			
Cash paid for losses,			\$2,577 84
for commissions and brokerage, .			210 52
for salaries of officers and employees,			1,625 00
for State and local taxes,			30 37
for incidentals,			206 65
Gross cash expenditures,			\$4,650 38

RISKS AND PREMIUMS.

Risks outstanding Dec. 31, 1893, Risks written during 1894,			Amount. \$3,079,496 00 510,700 00	Conting't Prem's. \$301,263 00 33,618 00
Total,	 I, .		\$3,590,196 00 730,200 00	\$334,881 00 91,956 00
In force at end of year,			\$2,859,996 00	\$242,925 00
Miscei	LLANF	ous.		
Losses incurred during the year,		•		\$2,577 84

CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY, CAMBRIDGE.

[Incorporated March 13, 1833. Commenced business Jan. 1, 1834.

DANA W. HYDE, President. ALFR	ED L. BARBOUR, Secretary.
Amount of permanent fund,	\$135,469 78
DETAILED STATEMENT OF STOCKS, BO	ONDS, ETC.
	Par Value. Market Value.
Cambridge city bonds,	\$2,000 00 \$2,400 00
Boston city bonds,	5,000 00 5,000 00
Portland city bonds,	10,000 00 . 12,200 00
Belfast city bonds,	2,000 00 2,100 00
Highland Street Railway bonds,	4,000 00 4,400 00
Eastern Railroad bonds,	1,500 00 1,740 00
Boston & Lowell Railroad bonds,	5,000 00 5,000 00
Fitchburg Railroad bonds,	1,000 00 1,000 00
15 shares National City Bank, Cambridge, .	1,500 00 2,250 00
1 share Framingham National Bank,	100 00 150 00
	\$32,100 00 \$36,240 00
Summary of Assets Dec. 31, 1	894.
Cash value of unencumbered real estate, . \$	559,750 00
Loans on mortgage of real estate (first liens*), 1	10,483 00
Interest due or accrued thereon,	2,605 13
Stocks, bonds, etc., as per schedule,	36,240 00
Loans on personal security,	3,000 00
Cash in the office of the company,	2,088 83
	796 89
* Value of lands mortgaged,	\$72,100 00

139,700 00

128,400 00

Value of buildings thereon, . . .

Interest due and accrued,	\$ 228,047 01
(1055 d5505) · · · · · · · · · · · · · · · · · · ·	\$220,941 01
Liabilities.	
Losses claimed and reported, \$75 00	
Unearned premiums on outstanding risks, . 121,763 43	
Surplus due on terminated policies, 5,669 81	
Due for borrowed money, 5,000 00	
Commissions and brokerage, 1,846 86	
Gross liabilities,	134,355 10
Net cash assets,	\$93,691 91
Income.	
Premiums outstanding Dec. 31, 1893,	
Same not collected,	
Net collected,	
Net collected,	
Tremiums on risks written or renewed,	
Total,	
Premiums now in course of collection,	
12,002 10	
Entire premiums collected,	
Less reinsurance and return premiums, 2,859 76	
2,000 (0	
Net cash premiums received,	\$63,299 55
Received for extra premiums,	756 18
Interest received on mortgages,	4,081 68
Interest and dividends received from all other sources,	1,810 94
Income from rents,	6,568 00
Gross cash income,	\$ 76,516 35
Gross cash income,	¢10,010 00
Expenditures.	
	\$40,657 83
	27,779 20
as profits on terminated policies,	7,748 33
for salaries of officers and employees,	7,310 00
for State and local taxes,	2,250 33
	1,000 00
	3,929 91
	2,455 57
for expenses on real estate,	2,100 01
Gross cash expenditures,	\$93,131 17

RISKS AND PREMIUMS.

RISKS AND PREMIUMS.		
, Amount.	Cash Prem's.	Conting't Prem's.
Risks outstanding Dec. 31, 1893, \$14,393,314 00	\$222,021 42	\$222,021 42
Risks written during 1894, . 4,660,844 00	73,110 59	73,110 59
Total,	\$295,132 01	\$295,132 01
	φ295,152 01 51,605 14	φ295,152 01 51,605 14
Risks terminated during 1894, 3,431,638 00	31,003 14	31,003 14
In force at end of year, \$15,622,520 00	\$243,526 87	\$243,526 87
Miscellaneous.		
Losses incurred during the year,		\$29,869 00
Percentage of profits or surplus returned during	1894 40.50	70 per cent.
,		; .
•		
CITIZENS' MUTUAL FIRE INSURA	NCE COMP.	ANY,
BOSTON.		
°	. 0 . 1	,
[Incorporated April, 1846. Commenced busine		-
HENRY C. BIGELOW, President. T. W.	ALLACE TRA	VIS, Secretary.
Office, 8 Exchange Pla	ce.	
Amount of permanent fund,	•	\$174,441 91
DETAILED STATEMENT OF STOCKS,	BONDS, ETC.	
	Par Value.	Market Value.
30 shares Hide & Leather National Bank,	\$3,000 00	\$3,262 50
15 " Natick National Bank,	1,500 00	2,025 00
10 "Farmington National Bank (N. H.),	1,000 00	1,000 00
Butchers' S. and M. Association bonds,	4,000 00	4,000 00
Denver Land and Security Co. bonds,	1,800 00	1,800 00
N		
	\$11,300 00	\$12,087 50
SUMMARY OF ASSETS DEC. 31	1894	
	1	
Cash value of unencumbered real estate, Leans on mortgage of real estate (first lines*)	\$21,700 00	
Loans on mortgage of real estate (first liens*), Interest due or accrued thereon,	277,610 00	
	3,843 44	
Stocks, bonds, etc., as per schedule,	12,087 50	
Loans on personal security,	7,044 79	
Cash in the office of the company,	278 53	
Cash deposited in bank,	14,768 23	
Premiums in course of collection (gross),	169 00	
Gross assets,	4,315 58	\$341,817 07
		ψυτι,στι σι

^{*} Total value of property mortgaged, . \$555,321 00 Amount of insurance held as collateral, . 328,200 00

Liabili	TIES.			
Losses claimed and reported,		\$885	00	
Unearned premiums on outstanding ris		178,143		
Surplus due on terminated policies,		2,145		
Commissions and brokerage,		647	34	
Gross liabilities,			-	\$ 181,820 68
Net cash assets,				\$ 159,996 39
Incox	íE.			
Premiums outstanding Dec. 31, 1893,		\$3,171	94	
Premiums on risks written or renewed,		81,129		
Total,		\$84,301	19	
Premiums now in course of collection,		4,315		
Entire premiums collected,		\$79,985	61	
Less reinsurance and return premiums,		3,447		
Net cash premiums received,				\$ 76,538 50
Received for extra premiums,				1,390 63
Interest received on mortgages, .				15,306 76
Interest and dividends received from al	l other s	sources, .		1,339 64
Income from rents,			•	547 98
Gross cash income,			•	\$95,123 51
Expendi	TURES.			
Cash paid for losses,				\$ 34,224 08
as profits on terminated police			•	42,402 56
for commissions and brokera				11,931 96
for salaries of officers and en	_		į	7,821 80
for State and local taxes,		•	·	1,459 61
for rents,			·	1,800 00
for incidentals,			·	2,507 23
for repairs on real estate,			•	189 60
Gross cash expenditures,				\$102,336 84
Risks and F	Domarry	rs		
	nount.	Cash Prem		Conting't Prem's. \$345,333 14
Risks outstanding Dec. 31, 1893, \$25,237 Risks written during 1894, . 5,948	3,106 00	\$345,333 81,129		81,129 25
Total,	5 555 00	\$426,462	39	\$ 426,462 39
	,222 00	70,176		70,176 11
In force at end of year, \$25,966	333 00	\$ 356,286	28	\$356,286 28
•	0,600 00	100		100 34
Net amount in force, \$25,955	,733 00	\$356,185	94	\$356,185 94

MISCELLANEOUS.

Losses incurred during the year, \$35,109 00 Percentage of profits or surplus returned during 1894, 50 and 70 per cent.

COHASSET MUTUAL FIRE INSURANCE COMPANY, COHASSET.

[Incorporated March, 1845. Commenced business March, 1846.] PHILANDER BATES, Secretary. LOUIS N. LINCOLN, President. DETAILED STATEMENT OF STOCKS. Market Value. Par Value. 9 shares City National Bank, Boston, . . \$900 00 \$900 00 3 " Merchants' National Bank, Boston, . 300 00 450 00 \$1,200 00 \$1,350 00 SUMMARY OF ASSETS DEC. 31, 1894. Stocks, as per schedule, . . . \$1,350 00 Cash in the office of the company, . 13 56 Cash deposited in bank, . . . 1,429 84 Premiums in course of collection (gross), 94 61 Office furniture. Premiums more than 3 months due, 13 13 Gross assets, . . \$2,888 01 LIABILITIES. Unearned premiums on outstanding risks, . . \$2,445 54 Surplus due on terminated policies, . 34 82 Commissions and brokerage, . . . 14 21 Gross liabilities, . . 2.494 57 Net cash assets, \$393 44 INCOME. Premiums outstanding Dec. 31, 1893, \$59 17 Premiums on risks written or renewed, . 1,623 56 Total. . \$1,682 73 Premiums now in course of collection, . 107 74 Entire premiums collected, \$1,574 99

43 20

\$1,531 79

\$1,639 07

30 41

76 87

Less reinsurance and return premiums, .

Interest and dividends received from all sources, .

Gross cash income,

Net cash premiums received, . . .

Received for extra premiums, .

Ex	PENDITURES.		
Cash paid for losses,			\$ 73 64
as profits on terminate			625 33
for commissions and b	rokerage,		100 32
for salaries of officers			335 50
for State and local tax		• •	14 03
for incidentals,		• • •	28 02
Gross cash expenditures, .			\$1,176 84
Risks	AND PREMIUMS.		
	Amount.		Conting't Prem's.
Risks outstanding Dec. 31, 1893,	\$352,270 00	\$5,361 27	\$16,083 81
Risks written during 1894,	106,150 00	1,623 56	4,870 68
Total,	\$ 458,420 00	\$6,984 83	\$20,954 49
Risks terminated during 1894,.	105,175 00	1,604 31	4,812 93
In force at end of year,	\$353,245 00	\$ 5,380 52	\$16,141 56
Mis	CELLANEOUS.		
Losses incurred during the year,			\$74 00
Percentage of profits or surplus			
	-		o por comu
COLONIAL MITTILL DIDD	TNOUDANCE	COMPANY	DOSTON
COLONIAL MUTUAL FIRE	INSURANCE	COMPANY,	BOSTON.
[Incorporated Feb. 23, 1894.	. Commenced busin	ess April 18, 1894.	.]
ARTHUR WALLACE POPE, Presiden	t. ISAA	AC R. WHEELO	CK, Secretary.
Office,	58 Kilby Stree	et.	
Crows on on	Aganna Dna 91	1 1004	
	Assets Dec. 31		
Cash in the office of the company Cash deposited in bank,		\$127 48 23,720 69	
Interest due and accrued,	• • • •	36 49	
Premiums in course of collection	(gross).	16,460 07	
Premiums more than 3 months du	(· ·	,	
Gross assets,			\$ 40,344 73
L	IABILITIES.		
Losses claimed and reported, .		\$100 00	
Losses disputed or resisted, .		6,000 00	
Unearned premiums on outstandi			
Return premiums on cancelled po	_	30,904 14	
	_	190 15	
Commissions and brokerage, .	_	190 15 3,410 22	
Commissions and brokerage, . Reinsurance, Gross liabilities,	_	190 15	40,699 51

\$354 78

Balance against company,

INCOME.						
Premiums on risks written, . Premiums now in course of collection		•	\$78,419 17,336			
Entire premiums collected, . Less reinsurance and return premium			\$61,083 12,863			
Net cash premiums received, . Income from borrowed money,					\$48,220 55 2,500 00	
Interest received, Received from all other sources,		•			155 32 137 50	
Gross cash income,					\$51,013 37	
Expe	ENDITUR	ES.				
Net cash paid for losses,			١		\$7,884 28	
Cash paid for commissions and bro	kerage,				12,055 14	
for salaries of officers ar	nd emplo	yees,			1,445 00	
for State and local taxes	,	•			309 34	
for rents,					333 36	
For borrowed money repaid, .					2,500 00	
Cash paid for incidentals,					2,638 08	
Gross cash expenditures, .		•		•	\$27,165 20	
Risks at	ND PREI	iiums.				
	Amount.		Cash Pre			
	,680,573		\$78,419			
Risks terminated during 1894,. 1	,290,091	00	16,13	4 66	48,403 98	
	,390,482		-		\$186,854 07	
Deduct amount reinsured, .	24,500	00	47	5 41	1,429 23	
Net amount in force, . \$4	,365,982	00	\$61,80	3 28	\$185,424 84	
Miscellaneous.						

COMMONWEALTH MUTUAL FIRE INSURANCE COMPANY, BOSTON.

Losses incurred during the year, \$13,984 00

[Incorporated Nov. 21, 1893. Commenced business Dec. 14, 1893.]

J. ALLSTON NEWHALL, President.

HERBERT C. HUNTRESS, Secretary.

Office, 47 Kilby Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

100 shares American Bell Telephone, . . \$10,000 00 \$19,500 00

Summary of	ASSE	rs Di	EC. 3	31, 1894.		
Stocks, bonds, etc., as per schedu	ıle,.			\$19,500	00	
Cash in the office of the company				3,695		
Cash deposited in bank,				28,809		
Premiums in course of collection				39,689		
Gross assets,		• ,				\$91,694 24
			·			401,001 11
	LIABILI					
Losses adjusted, unpaid,		•	•	\$34,801		
claimed and reported, .		•	•	20,975		
disputed or resisted, .	•	•		5,000	00	
Total amount of losses,				\$60,776	40	
Less reinsurance,		•		5,000	00	
Net amount of unpaid losses, .				\$55,776	40	
Unearned premiums on outstand			į	93,365		
Due and accrued for rent, salarie	_			112		
Commissions and brokerage, .				10,914		
Reinsurance,			•	5,623		
Gross liabilities,	•		•	0,020		165,792 53
Balance against company,.	•		٠		•	\$74,098 29
	Incon	Œ.				
Premiums outstanding Dec. 31, 1	1893,			\$40,292	17	
Premiums on risks written or re				305,617	38	
'Total,				\$ 345,909	 55	
Premiums now in course of coll-				39,689		
					_	
Entire premiums collected, .				\$306,220		
Less reinsurance and return pre-				75,119		
Net cash premiums received, .					_	\$231,101 27
Received for extra premiums, .	•	•	•		•	1,017 09
Interest received,		2	•		•	2,155 81
Gross cash income,						\$ 234,274 17
Even	NDITUR	77.0				
	NDITUK	ES.		0440.050	0.0	
Cash paid for losses,		•		\$140,276		
Deduct salvage and reinsurance,		•	•	7,026	97	
-	•	•			_	\$ 133,250 01
Cash paid for commissions and		0			•	65,578 55
for salaries of officers		~ 0			•	2,412 50
for State and local tax		•			•	2,686 94
for incidentals, .	•	•	•		•	1,163 10
Gross cash expenditures, .		•				\$205,091 10

^{*} Computed on a monthly pro rata basis; if computed on 50% basis would be \$78,332.96.

EMIUMS.	PRE	AND	RISKS
MIUM	FREI	AND	RISKS

	Amount.		Cash Pren	n's.	Conting't Prem's.
Risks outstanding Dec. 31, 1893	3, \$4,945,145	00	\$71,229	65	\$213,688 95
	21,661,466		305,617	38	916,852 14
Total,	\$26,606,611	00	\$376,847	03	\$1,130,541 09
Risks terminated during 1894,.	11,793,045	00	161,488	65	484,465 95
In force at end of year,	\$14,813,566	00	\$215,358	38	\$646,075 14
Deduct amount reinsured,	4,407,547	00	58,692	47	176,077 41
Net amount in force, .	\$10,406,019	00	\$156,665	91	\$469,997 73
M		us.			
Losses incurred during the yea	r,	•	• •	•	\$189,420 00

COTTON AND WOOLEN MANUFACTURERS' MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated Oct. 19, 1875. Commenced business Oct. 20, 1875.]

M. B. V. JEFFERSON, President.

Gross assets,

BENJAMIN TAFT, Secretary.

\$200,508 01

Office, 31 Milk Street.

DETAILED STATEMENT OF	ST	OCKS	Bonds, E	TC.		
			Par Va		Market Va	ilue.
Fitchburg Railroad bonds,			\$16,000	00	\$16,660	00
Chicago, Burlington & Quincy R.R. bon	ds,		10,000	00	10,000	00
Boston city bond,		•	2,000	00	2,055	00
Metropolitan Street Railroad bonds,			15,000	00	15,550	00
Maine Central R.R. bonds,		•	26,000	00	27,660	00
Cheshire R.R. bonds,		•	27,000	00	28,335	00
Portland & Ogdensburg R.R. bonds,			10,000	00	10,500	00
New York & New England R.R. bonds,	•		17,000	00	19,422	50
Lynn & Boston R.R. bonds,		•	12,000	00	12,120	00
Middlesex R.R. bonds,		•	1,000	00	1,050	00
Highland Street R.R. bonds,		•	1,000	00	1,040	00
South Boston R.R. bonds,		•	5,000	00	5,287	50
West End Street R.R. bonds,			5,000	00	5,150	00
Connecticut River R.R. scrip,	•	•	5,000	00	5,075	00
			\$152,000	00	\$159,905	00
SUMMARY OF ASSET	s D	EC. 3	1, 1894.			
Stocks, bonds, etc., as per schedule, .			\$159,905	00		
Cash in the office of the company, .			9,317			
Cash deposited in bank,			24,570			
Interest due and accrued,			2,734			
Premiums in course of collection (gross),	•	3,980			

	Liabili	TIES						
Unearned premiums on outstand	ding risl	ks,		\$1 33	,705	30		
·	•	•	•		512	53		
Gross liabilities,	•	•	•			_	\$134,217	83
Net cash assets,					•		\$66,290	18
	Incom	Œ.						
Premiums outstanding Dec. 31,				\$9	,730	83		
Premiums on risks written or re	enewed,	•	•	267	,410	60		
Total,				\$277	,141	43		
Premiums now in course of coll	ection,	•	•	3	,980	14		
Net cash premiums received, .							\$273,161	29
Received for joint office expense							6,628	49
Interest and dividends received	from al	l so	urces,		٠	•	7,381	61
Gross cash income,		•					\$287,171	39
Ex	KPENDIT	URF	ES.					
Cash paid for losses,							\$63,433	87
as profits on terminat							142,321	
for inspections,							7,508	
for salaries of officers					•		12,940	
for State and local tax							3,736	45
for rents,							1,005	57
for incidentals,							4,311	17
Borrowed money repaid,	•	•		•	•	•	25,000	00
Gross cash expenditures, .		•		•		•	\$260,256	86
•								
Risks	AND P	REM	HUMS					
D'.1	Amou		00				Conting't Pre	
Risks outstanding Dec. 31, 1893, Risks written during 1894,	-						\$1,330,327 1,337,053	
Total,	\$56,537.	331	00	\$ 533	.476	04	\$2,667,380	20
Risks terminated during 1894,.					•			
In force at end of year,	\$ 28,114,	837	00	\$ 263.	,248	21	\$1,316,241	05
MI Losses incurred during the year	SCELLAN						\$ 39,727	00
Percentage of profits or surplus								

DEDHAM MUTUAL FIRE INSURANCE COMPANY, DEDHAM.

[Incorporated Feb. 22, 1837. Commenced business July 1, 1837.]

[Incorporated Feb. 22, 1837. Commenced bus	siness July 1, 1837.]	
GEO. B. FAUNCE, President.	ELIJAH HOWE, Jr., A	Secretary.
Amount of permanent fund,	\$89	,765 77
DUMANTED CHAMPARAM OF CHOOKS	PONTS TOTAL	
DETAILED STATEMENT OF STOCKS		
12 shares Dedham National Bank,		ket Value. ,200 00
T 11 TT 1 O		,000 00
20 " Dedham Water Company, 50 " Atch, Topeka & Santa Fé R.R.,	5,000 00	200 00
	•	,200 00
Boston city bonds,	•	,200 00
Cincinnati city bonds,		
Salem water bonds,		,242 10
Washington County (Ill.) bonds,	· ·	,000 00
N. H. Trust Company bonds,		,750 00
Western Security Company bonds,		,500 00
Lombard Investment Company bonds,		,940 00
New England Mortgage Security Co. bonds, .		,600 00
Boston & Lowell R.R. bonds,	•	,225 00
Kansas City, St. Jos. & Council Bluffs R.R.,	· ·	,400 00
Atch., Topeka & Santa Fé R.R. bonds,		,035 00
Philadelphia & Reading R.R. bonds,		,050 00
Old Colony R.R. bonds,		,100 00
Union Pacific Railway bonds,	16,000 00 13	,300 00
*	\$100,700 00 \$81	,942 10
SUMMARY OF ASSETS DEC.	21 189 <i>4</i>	
•		
Loans on mortgage of real estate (first liens),	\$ 32,400 00	
Interest due or accrued thereon,	929 30	
Stocks, bonds, etc, as per schedule,	81,942 10	
Cash deposited in bank,	9,800 86	
Interest due and accrued,	785 66	
Premiums in course of collection (gross), .	2,780 57	
Due for extra premiums,	35 10	
Premiums more than 3 months due, . \$60 63		
Gross assets,	\$128	,673 59
Liabilities,		
Losses claimed and reported,	\$ 450 00	
Unearned premiums on outstanding risks, .	35,048 38	
D / 11 1 11 11	0.00	

87 52

Return premiums on cancelled policies, . . .

Surplus due on terminated policies,	\$2,019 07	\$37,604 97
Net cash assets,		\$ 91,068 62
INCOME.		
Premiums outstanding Dec. 31, 1893,	\$1,858 88 20 75	
Net collected,	\$1,838 13 26,036 75	
Total	\$27,874 88	
Total,	2,841 20	
Entire premiums collected,	\$25,033 68	
Less reinsurance and return premiums,	742 71	
Net cash premiums received,		\$24,290 97
Received for extra premiums,		265 01
Interest received on mortgages,		1,772 39
Interest and dividends received from all other so	urces,	3,599 04
Gross cash income,		\$29,927 41
. Expenditures.		
Cash paid for losses,		\$7,381 57
as profits on terminated policies, .		8,917 89
for commissions and brokerage, .		3,695 11
for salaries of officers and employees,		3,296 20
for State and local taxes,		293 21
for rents,		110 00
for incidentals,		590 53
Gross cash expenditures,		\$24,284 51
RISKS AND PREMIUMS.		
Amount.	Cash Prem's, (Conting't Prem's.
Risks outstanding Dec. 31, 1893, \$4,100,478 00	\$63,071 76	\$63,071 76
Risks written during 1894, . 1,705,040 00	26,036 75	26,036 75
Total,	\$89,108 51	\$89,108 51
Risks terminated during 1894, . 1,305,921 00	19,235 74	19,235 74
In force at end of year, \$4,499,597 00	\$69,872 77	\$69,872 77
Miscellaneous.		
Losses incurred during the year, Percentage of profits or surplus returned during		
a second of profits of surprus returned during	2002, 308, 30,	Television

DORCHESTER MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated February, 1855. Commenced business July, 1855.]

THOM	IAS .	F. TEMPLE, President.	W. D. C.	. CUI	RTIS, Secretary.
		Office, Neponset.			
Amo	unt	of permanent fund,		•	\$200,000 00
		DETAILED STATEMENT OF STOCK	s, Bonds, e	TC.	
			Par Val		Market Value.
		Lansing and Northern R.R. bonds, .	\$7,000		\$4,550 00
		g Railroad bonds,	32,000		34,480 00
		Burlington & Quincy R.R. bonds, .	10,000		9,850 00
56 s	hare	s Blue Hill National Bank,	5,600		5,880 00
50	66	Boston National Bank,	5,000	00	5,250 00
20	66	Howard National Bank,	2,000		1,940 00
20	66	Continental National Bank,	2,000	00	2,300 00
12	66	Hide & Leather National Bank, .	1,200	00	1,308 00
10	66	New England National Bank, .	1,000	00	1,620 00
30	66	Columbian National Bank,	3,000	00	3,120 00
33	66	State National Bank,	3,300	00	3,828 00
10	66	Mt. Wollaston National Bank,	1,000	00	1,400 00
5	66	Granite National Bank,	500	00	650 00
10	66	Weymouth National Bank,	1,000	00	1,200 00
304	66	Boston & Albany R.R.,	30,400	00	63,840 00
273	66	Old Colony R.R.,	27,300		53,781 00
75	66	Boston & Maine R.R.,	7,500		12,150 00
56	66	Boston & Lowell R.R.,	5,600		11,144 00
100	66	Boston Lead M'f'g Co.,	10,000		15,000 00
300	66	International Trust Co.,	30,000		60,000 00
			\$185,400	00	\$293,291 00
		SUMMARY OF ASSETS DEC.			
Cash	valı	ne of unencumbered real estate,	\$22,000	00	
Loan	s on	mortgage of real estate (first liens*),	24,988	13	
Inter	est o	lue or accrued thereon,	170	83	
Stock	ks, b	onds, etc., as per schedule,	293,291	00	
Inter	est o	due and accrued,	1,350	16	
Prem	nium	s in course of collection (gross),	18,364	51	
		e and accrued,	120		
		s assets,		_	\$ 360,284 63

\$19,000 00

21,500 00

26,000 00

* Value of land mortgaged,

Value of land mortgaged, Value of buildings thereon, . . .

Amount of insurance held as collateral,

LIABILITIES.

Net amount of unpaid losses, \$1,500 00 Unearned premiums on outstanding risks, . 233,994 69 Surplus due on terminated policies,	\$214,833 75
Income.	
Premiums outstanding Dec. 31, 1893, \$18,423 50 Same not collected,	
Net collected,	
Total,	
Entire premiums collected, \$151,201 18 Less reinsurance and return premiums, 3,919 35	
Net cash premiums received,	\$147,281 83 2,085 63 995 25 12,140 58 1,108 00
Gross cash income,	\$163,611 29
Expenditures.	
Cash paid for losses, \$85,483 87 Deduct salvage and reinsurance,	
Net cash paid for losses,	\$85,273 84 49,090 99 23,619 50 7,119 01 2,159 02
for rents,	2,159 02 600 00 5,617 37 2,100 00
Gross cash expenditures,	\$ 175,579 73

Risks and Pi				
Amor		Cash Pres		Conting't Prem's.
Risks outstanding Dec. 31, 1893, \$27,176,8 Risks written during 1894, 9,668,1		\$418,149		\$418,149 39 151,226 18
Misks written during 1034, . 3,000,1		101,220		101,220 10
Total, \$36,845,0		\$569,375	57	\$569,375 57
Risks terminated during 1894, . 6,626,7	785 00	101,386	19	101,386 19
In force at end of year, \$30,218,5	280 00	\$467,989	38	\$467,989 38
• • • • •		,		
MISCELLAN	EOUS.			
Losses incurred during the year, .				\$ 79,158 8 7
Percentage of profits or surplus returned	d during	1894, .	•	50 per cent.
PACTEDNI MIITILAT BIDE INCIII	O A NYCHE	COMPA	NT 707	DOSTON
EASTERN MUTUAL FIRE INSUR	TANCE	COMPA	NI,	DOSTON.
[Incorporated Jan. 3, 1894. Commo	enced busi	ness Feb. 1,	1894.	1
H. J. JAQUITH, President.		M. S. W	LLL	AMS, Secretary.
0.00 37 00 0		α		
Office, No. 30 Co	ngress i	Street.		
SUMMARY OF ASSETS	s Dec. 3	31, 1894.		
Cash in the office of the company, .		\$443	34	
Cash deposited in bank,		24,694		
Premiums in course of collection (gross)		8,903		
Premiums more than 3 months due, . \$5				
Gross assets,				\$34,040 97
Liabilit	IES.			
Losses adjusted, unpaid,		\$13		
Losses claimed and reported,		5,734		
Unearned premiums on outstanding risk		20,774		
Return premiums on cancelled policies,		677		
Due and accrued for rent, salaries, etc.,		1,228		
Commissions and brokerage,	•	1,645		
Due for reinsurance,	•	1,719	80	
Gross liabilities,	• •		_	31,794 29
Net cash assets,				\$2,246 68
Incom	E.			
Premiums on risks written,		\$68,170	58	
Premiums now in course of collection,		9,502	18	
Entire premiums collected,		\$ 58,668	40	
Less reinsurance and return premiums,		9,101		
Net cash premiums received,			_	\$ 49,566 49

Received for extra premiums,	. \$245 14 . 494 14
Gross cash income,	\$50,305 77
EXPENDITURES.	
Cash paid for losses,	
Deduct salvage and reinsurance, 8	
Net cash paid for losses,	\$11,658 06
	. 10,598 90
	. 759 98
for State and local taxes,	. 518 38
for incidentals,	3,790 78
Gross cash expenditures,	. \$27,326 10
RISKS AND PREMIUMS.	
Amount. Cash Pr	em's. Conting't Prem's.
Risks written during 1894, . \$5,172,214 60 \$68,17	
Risks terminated during 1894, . 1,479,805 49 11,15	
In force at end of year, \$3,692,409 11 \$57,01	8 43 \$171,055 29
Deduct amount reinsured, 810,577 00 15,46	
Net amount in force, \$2,881,832 11 \$41,54	9 45 \$124,648 35
Miscellaneous.	
7 1 1 1 1	. \$17,491 69
Losses incurred during the year,	. \$17,431 03
ESSEX MUTUAL FIRE INSURANCE COMPA	NY. SALEM.
ESSEX MUTUAL FIRE INSURANCE COMPA	NY, SALEM.
[Incorporated 1829. Commenced business 1829.]	NY, SALEM. H. ODELL, Secretary.
[Incorporated 1829. Commenced business 1829.]	H. ODELL, Secretary.
[Incorporated 1829. Commenced business 1829.] DAVID MOORE, President. CHARLES Amount of permanent fund,	H. ODELL, Secretary \$51,152 23
[Incorporated 1829. Commenced business 1829.] DAVID MOORE, President. CHARLES	H. ODELL, Secretary \$51,152 23 , ETC.
[Incorporated 1829. Commenced business 1829.] DAVID MOORE, President. CHARLES Amount of permanent fund,	H. ODELL, Secretary. . \$51,152 23 , ETC. lue. Market Value.
[Incorporated 1829. Commenced business 1829.] DAVID MOORE, President. CHARLES Amount of permanent fund,	H. ODELL, Secretary. . \$51,152 23 , ETC. lue. Market Value.
[Incorporated 1829. Commenced business 1829.] DAVID MOORE, President. CHARLES Amount of permanent fund,	H. ODELL, Secretary \$51,152 23 , ETC. lue. Market Value. 0 00 \$1,000 00
[Incorporated 1829. Commenced business 1829.] DAVID MOORE, President. CHARLES: Amount of permanent fund,	H. ODELL, Secretary \$51,152 23 , ETC. lue. Market Value. 0 00 \$1,000 00 0 00 1,000 00
[Incorporated 1829. Commenced business 1829.] DAVID MOORE, President. CHARLES Amount of permanent fund,	H. ODELL, Secretary. . \$51,152 23 , ETC. lue. Market Value. 0 00 \$1,000 00 0 00 1,000 00 0 00 1,015 00
[Incorporated 1829. Commenced business 1829.] DAVID MOORE, President. CHARLES Amount of permanent fund,	H. ODELL, Secretary. . \$51,152 23 , ETC. lue. Market Value. 0 00 \$1,000 00 0 00 1,000 00 0 00 1,015 00 0 00 1,010 00
[Incorporated 1829. Commenced business 1829.] DAVID MOORE, President. CHARLES Amount of permanent fund,	H. ODELL, Secretary. . \$51,152 23 , ETC. lue. Market Value. 0 00 \$1,000 00 0 00 1,000 00 0 00 1,015 00 0 00 1,010 00 0 00 1,070 00
[Incorporated 1829. Commenced business 1829.] DAVID MOORE, President. CHARLES Amount of permanent fund,	H. ODELL, Secretary. . \$51,152 23 , ETC. lue. Market Value. 0 00 \$1,000 00 0 00 1,000 00 0 00 1,015 00 0 00 1,070 00 0 00 1,250 00
[Incorporated 1829. Commenced business 1829.] DAVID MOORE, President. CHARLES Amount of permanent fund,	H. ODELL, Secretary. \$51,152 23 , ETC. lue. Market Value. 0 00 \$1,000 00 0 00 1,000 00 0 00 1,015 00 0 00 1,070 00 0 00 1,250 00 0 00 1,045 00
[Incorporated 1829. Commenced business 1829.] DAVID MOORE, President. CHARLES Amount of permanent fund,	H. ODELL, Secretary. . \$51,152 23 , ETC. lue. Market Value. 0 00 \$1,000 00 0 00 1,015 00 0 00 1,010 00 0 00 1,070 00 0 00 1,250 00 0 00 1,045 00 0 00 1,225 00
[Incorporated 1829. Commenced business 1829.] DAVID MOORE, President. CHARLES Amount of permanent fund,	H. ODELL, Secretary. . \$51,152 23 , ETC. lue. Market Value. 0 00 \$1,000 00 0 00 1,010 00 0 00 1,010 00 0 00 1,070 00 0 00 1,250 00 0 00 1,250 00 0 00 1,225 00 0 00 1,150 00

Nouthour Pacific Pailwood hands	Par Value.	Market Value.
Northern Pacific Railroad bonds, Oregon Improvement bonds,	\$1,000 00 5,000 00	\$1,167 50 5,000 00
Cleveland & Canton Railroad bonds,	5,000 00	1,750 00
City of Missoula (Mont.) bonds,	4,000 00	4,000 00
Duluth Transfer Railroad Co. bonds,	3,000 00	3,000 00
D (0.34 ' D :1 11 1	2,000 00	2,090 00
26. 6. 15.0 11. 1	5,000 00	5,100 00
THE DESCRIPTION OF THE PROPERTY OF THE PROPERT	4,000 00	4,260 00
19 shares Asiatic National Bank,	570 00	608 00
	1,400 00	1,750 00
14 " Salem National Bank,	2,300 00	2,530 00
16 " Lynn Gas & Electric Co.,	1,600 00	2,530 00
•	3,000 00	3,750 00
30 " Union Stock Yards Co.,	3,000 00	3,750 00
	\$52,370 00	\$53,255 00
SUMMARY OF ASSETS DEC.	21 1801	
	\$24,600 00	
Cash value of unencumbered real estate, . Loans on mortgage of real estate (first liens),		
• • • • • • • • • • • • • • • • • • • •	90 00	
Interest due or accrued thereon,		
Stocks, bonds, etc., as per schedule,	53,255 00	
Cash deposited in bank,	18,535 14 228 34	
Interest due and accrued,		
Premiums in course of collection (gross),	20,351 06	
Rents due and accrued,	134 50	
Premiums more than 3 months due, \$450.28		@190.104.04
Gross assets,		\$120,194 04
Liabilities.	******	
Losses claimed and reported,	\$3,575 00	
Unearned premiums on outstanding risks, .	62,817 45	
Return premiums on cancelled policies,		
Surplus due on terminated policies,	695 84	
State and local taxes,	219 34	
Commissions and brokerage,	4,744 90	
Reinsurance,	90 99	
Gross liabilities,		73,087 90
Net cash assets,		\$47,106 14
	• • •	\$41,100 IH
Income.		
Premiums outstanding Dec. 31, 1893,	4 ,	
Same not collected,	42 00	
Net collected,	\$2,827 73	
Premiums on risks written or renewed,	116,098 09	
Tremiting on risks written of renewed,	110,000 00	
Total,	\$118,925 82	
Premiums now in course of collection,	20,801 34	
	000 101 10	
Entire premiums collected,	\$98,124 48	
Less reinsurance and return premiums,	1= 007 0=	\$ 83,036 53

Received for extra premiums, .			. \$28 09
Interest received on mortgages,			. 180 00
Interest and dividends received from			
Income from rents,			. 511 00
Gross cash income,			. \$86,226 97
Exp	ENDITURES	•	
Cash paid for losses,		. \$32,004	27
Deduct salvage and reinsurance,			
Net cash paid for losses,			
Cash paid as profits on terminated			. 3,753 68
for commissions and bro			
for salaries of officers a	0		. 2,855 83
for State and local taxes			. 1,877 77
for rents,			. 266 00
for incidentals, .			. 861 65
for repairs on real estate			. 2,226 42
Gross cash expenditures, .			\$60,706 11
Risks a	ND PREMIU	UMS.	
D. J	Amount.	Cash Prem'	
Risks outstanding Dec. 31, 1893, \$2			
Risks written during 1894, 8	3,749,822 00	116,098	09 116,098 09
Total,	,330,695 00	\$161,652	40 \$161,652 40
Risks terminated during 1894,	2,381,246 00	32,471	39 32,471 39
In force at end of year, \$8	3,949,449 00	\$129,181	01 \$129,181 01
	383,370 00	3,546	12 3,546 12
Net amount in force, . \$8	3,566,079 00	\$125,634	89 \$125,634 89
Misce	LLANEOUS		
Losses incurred during the year,			. \$28.346 19
Percentage of profits or surplus du			
			•
EXCELSIOR MUTUAL FIRE	INSURAN	CE COMPA	NY, BOSTON.
[Incorporated Aug. 23, 1894.	Commenced b	usiness Sept. 10,	1894.]
JACOB ROSENTHAL, President.		GEO. B. H	EATON, Secretary.
Office, 17 1	Exchange	Place.	
SUMMARY OF A	SSETS DEC.	31, 1894.	
Cash in the office of the company,		\$ 1,655	92
Cash deposited in bank,		6,277	
Premiums in course of collection (g		9,716	
Gross assets, .			\$17,649 73

	Liabili	TIES	; .				
Unearned premiums on outstand	ding ris	ks,		\$11,	305	71	
Return premiums on cancelled	policies,	, •	•	1,	180	02	
Due and accrued for rents, salar	ries, etc.	٠, ٠		1,	,296	33	
Commissions and brokerage, .	•	•		1,	,576	03	
Gross liabilities,	•	•	•				\$15,358 09
Net cash assets,	•	•	•		•	•	\$2,291 64
	Incon	ıe.					
Premiums on risks written, .				\$25.	,267	30	
Premiums now in course of coll					716		
Entire premiuma collected				@15	550	60	
Entire premiums collected, . Less reinsurance and return pre		•	•		297		
Less remsurance and return pre	mums,	•	•				
Net cash premiums received, .	•	•	•	•	•	•	\$14,253 24
Gross cash income,		•		•	•	•	\$14,253 24
E	KPENDI	ruri	ES.				
Cash paid for commissions and	brokera	ore	•				\$2,571 43
for salaries of officers		_		•			2,903 12
for State and local tax		•	•			·	11 12
for rent and incidents				•		•	834 54
	ŕ						
Gross cash expenditures, .	•	•	•	•	•	•	\$6,320 21
Risks	AND F	PET	HEMS				
		ount.		Cast	Prer	n's.	Conting't Prem's.
Risks written during 1894,	\$1,944	,935	00	\$25,	267	30	\$75,801 90
Risks terminated during 1894,	179	,530	00	2,	597	47	7,792 41
In force at end of year,	\$1,765	405	00	\$22,	669	83	\$68,009 49
Deduct amount reinsured,		,500			58		175 23
Net amount in force,	\$1,761,	,905	00	\$22,	611	42	\$67,834 26

FALL RIVER MANUFACTURERS' MUTUAL INSURANCE COMPANY, FALL RIVER.

[Incorporated Feb. 11, 1870. Commenced business May 1, 1870.]

THOMAS J. BORDEN, President.

CHARLES S. WARING, Secretary.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

				Par Value.	Market Value.
Taunton city bonds, .	•	•		\$15,000 00	\$15,975 00
Fall River city bonds,				21,000 00	25.170 00

Boston city bonds,
Newport (R. I.) city bonds,
Cleveland (O.) city bonds,
Chicago, Burl. & Quincy Railroad bonds, 17,000 00 17,425 00 West End Street Railway bonds, 15,000 00 15,600 00 Fitchburg Railroad bonds, 10,000 00 9,800 00 Boston & Lowell Railroad bonds, 20,000 00 21,200 00 Concord & Montreal Railroad bonds, 15,000 00 15,450 00 Chicago, Burl. & Quincy R.R. bonds, 15,000 00 13,050 00 Phila., Wilmington & Baltimore R.R. bonds, 20,000 00 21,200 00 Old Colony Railroad bonds, 30,000 00 31,950 00 Phila., Wilmington & Baltimore R.R. bonds, 20,000 00 20,400 00 Old Colony Railroad bonds, 30,000 00 31,950 00 Boston & Maine Railroad bonds, 30,000 00 31,950 00 SUMMARY OF ASSETS DEC. 31, 1894. Stocks, bonds, etc., as per schedule, \$296,895 00 Cash in the office of the company, 215 53 Cash deposited in bank, 229,511 85 Interest due and accrued, 4153 09 Premiums in course of collection (gross), 1,759 74 Gross assets, 31,759 74 Gross assets, 531 35 Gross liabilities, 531 35 Gross liabilities, 531 35 Gross liabilities, 531 35 Gross liabilities, 531,1893, \$2,801 17 Premiums outstanding Dec. 31, 1893, \$2,801 17 Premiums on risks written or renewed, 322,363 74 Total, 532,164 91 Premiums now in course of collection, 1,759 74 Entire premiums collected, \$323,405 17 Less reinsurance and return premiums, 8,118 12
West End Street Railway bonds, 15,000 00 15,600 00 Fitchburg Railroad bonds, 10,000 00 9,800 00 Boston & Lowell Railroad bonds, 30,000 00 30,300 00 Boston & Providence Railroad bonds, 20,000 00 21,200 00 Concord & Montreal Railroad bonds, 15,000 00 15,450 00 Chicago, Burl. & Quincy R.R. bonds, 15,000 00 13,050 00 Phila., Wilmington & Baltimore R.R. bonds, 20,000 00 20,400 00 Old Colony Railroad bonds, 30,000 00 31,950 00 Boston & Maine Railroad bonds, 10,000 00 10,350 00 \$283,000 00 \$296,895 00 Cash in the office of the company, 215 53 Cash deposited in bank, 29,511 85 Interest due and accrued, 4,153 09 Premiums in course of collection (gross), 1,759 74 Gross assets, \$332,535 21 LIABILITIES. Unearned premiums on outstanding risks, \$157,900 32 Net cash assets, \$2,801 17 Fremiums outstanding Dec. 31, 1893, \$2,801 17 Premiums on risks written or renewed, 322,363 74 Total, \$325,164 91
Fitchburg Railroad bonds,
Boston & Lowell Railroad bonds,
Boston & Providence Railroad bonds,
Concord & Montreal Railroad bonds,
Chicago, Burl. & Quincy R.R. bonds,
Phila., Wilmington & Baltimore R.R. bonds, . 20,000 00 20,400 00 Old Colony Railroad bonds, 30,000 00 31,950 00 Boston & Maine Railroad bonds,
Old Colony Railroad bonds,
Boston & Maine Railroad bonds,
\$283,000 CO \$296,895 00 SUMMARY OF ASSETS DEC. 31, 1894. Stocks, bonds, etc., as per schedule, . \$296,895 00 Cash in the office of the company, . 215 53 Cash deposited in bank, 29,511 85 Interest due and accrued, 4,153 09 Premiums in course of collection (gross), . 1,759 74 Gross assets, \$332,535 21 LIABILITIES. Unearned premiums on outstanding risks, . \$157,368 97 State and local taxes,
Summary of Assets Dec. 31, 1894. Stocks, bonds, etc., as per schedule, \$296,895 00 Cash in the office of the company, 215 53 Cash deposited in bank,
Stocks, bonds, etc., as per schedule,
Stocks, bonds, etc., as per schedule,
Stocks, bonds, etc., as per schedule,
Cash in the office of the company,
Cash deposited in bank,
Interest due and accrued,
Company
Liabilities
Liabilities. Unearned premiums on outstanding risks, . \$157,368 97 State and local taxes,
Unearned premiums on outstanding risks, State and local taxes,
Unearned premiums on outstanding risks, State and local taxes,
State and local taxes,
State and local taxes,
Income Income Section Sectio
Income. Premiums outstanding Dec. 31, 1893, \$2,801 17 Premiums on risks written or renewed,
Income. Premiums outstanding Dec. 31, 1893, \$2,801 17 Premiums on risks written or renewed,
Premiums outstanding Dec. 31, 1893, . \$2,801 17 Premiums on risks written or renewed, . 322,363 74 Total,
Premiums outstanding Dec. 31, 1893, . \$2,801 17 Premiums on risks written or renewed, . 322,363 74 Total,
Premiums on risks written or renewed, . 322,363 74 Total, \$325,164 91 Premiums now in course of collection,
Premiums on risks written or renewed, . 322,363 74 Total, \$325,164 91 Premiums now in course of collection,
Total,
Premiums now in course of collection,
Entire premiums collected, \$323,405 17 Less reinsurance and return premiums, 8,118 12
Less reinsurance and return premiums, 8,118 12
Less reinsurance and return premiums, 8,118 12
Net cash premiums received,
Interest and dividends received from all sources, 12,655 44
0 1 ' 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Gross cash income,
Expenditures.
EXPENDITURES. Cash paid for losses,

\$69,000 00 \$70,870 00

Cash paid for salaries of officer								
	rs and e	${ m mplo}$	yees,	, •		•	\$11,371 9	2
for State and local to	axes,.					•	3,154 5	
for rents,					•		504 0	
for inspections,.					•	•	5,157 8	
for incidentals,.		•	•	•	•	•	1,084 0	6
Gross cash expenditures,		•	•	•	•	•	\$289,699 9	1
Rise	S AND	PREM	IIUMS	3.				
	Aı	nount.		Cash	Prem	's.	Conting't Prem's	8.
Risks outstanding Dec. 31, 1893		5,449	00	\$308	,754	13	\$1,543,770 6	5
Risks written during 1894,	. 36,693	2,936	00	322	,363	74	1,611,818 7	0
Total	@71 O79	905		@ 621	117	97	@2 155 500 2	-
Total, Risks terminated during 1894,							\$3,155,589 3 1,581,899 6	
Misks terminated during 1074,					,010		1,001,000	_
In force at end of year, .	. \$35,723	2,474	00	\$314	,737	94	\$1,573,689 7	0
	IISCELL!							
Losses incurred during the year							\$34,634 3	
Percentage of profits or surplu	s return	ied di	uring	; 1894	, •	72	$\frac{19}{100}$ per cent	t.
_								
FITCHBURG MUTUA	L FIRI	E IN	SUR	ANCI	E C	MC	PANY.	
	FITCH	BUR	a				,	
ITm commonsted Moush 00	1047 (70		G.				,	
[Incorporated March 23,				:	Jane :	1 10		
	1011. Co	mmen	ced bu				1 7.]	
AMASA NORCROSS, President.	1847. 00	mmen	ced bu					.
AMASA NORCROSS, President. Amount of permanent fund,		mmen	ced bu	OWAR:	DP.	DO	47.] WNE, Secretary	
		mmen	ced bu	OWAR:	DP.	DO	1 7.]	
			ced bu	OWAR:	DP.	oo.	47.] WNE, Secretary \$106,226 50	
Amount of permanent fund, DETAILED STATE			ced bu	· s, Bon	D P. ODS, ar Va	DOY	\$106,226 50 Market Value	6 e.
Amount of permanent fund, DETAILED STATE Cheshire Railroad bonds, .	MENT O	· F St	ced bu	· S, BON P \$5	D P. ODS, ar Va.,000	ETClue.	\$106,226 50 Market Value \$5,250 00	6 e. 0
Amount of permanent fund, DETAILED STATE Cheshire Railroad bonds, . Fitchburg Railroad bonds,	MENT O	· F St	ced bu		D P. CDS, ar Va.,000	ETC. 00 00	\$106,226 50 Market Value \$5,250 00	6 e. 0
Amount of permanent fund, DETAILED STATE Cheshire Railroad bonds, . Fitchburg Railroad bonds, C. N. Nelson Lumber Co. bond	MENT O	F ST	EI OCKS		D P. (DS, (ar Va.,000,000,000)	ETC. 00 00 00	\$106,226 50 Market Value \$5,250 00	6 e. 0
Amount of permanent fund, DETAILED STATE Cheshire Railroad bonds, . Fitchburg Railroad bonds,	MENT O	F ST	EI OCKS		D P. CDS, ar Va.,000	ETC. 00 00 00	\$106,226 50 Market Value \$5,250 00	6. 0. 0.
Amount of permanent fund, DETAILED STATE Cheshire Railroad bonds, . Fitchburg Railroad bonds, C. N. Nelson Lumber Co. bond	MENT O	• ST	EI OCKS		D P. (DS, (ar Va.,000,000,000)	ETC 00 00 00 00	\$106,226 50 \$106,226 50 Market Value \$5,250 00 5,250 00 3,000 00	6 0 0 0
Amount of permanent fund, DETAILED STATE Cheshire Railroad bonds, Fitchburg Railroad bonds, C. N. Nelson Lumber Co. bond Investment Trust Co. of Ameri Minnesota Thresher Manufactu	MENT O	• ST	EI		D P. (DS, (ar Va.,000,000,000,000)	ETC 00 00 00 00 00	\$106,226 50 \$106,226 50 Market Value \$5,250 00 5,250 00 7,500 00	660000000000000000000000000000000000000
Amount of permanent fund, DETAILED STATE Cheshire Railroad bonds, . Fitchburg Railroad bonds, C. N. Nelson Lumber Co. bond Investment Trust Co. of Ameri Minnesota Thresher Manufactu	MENT O		EI		D P. (DS, ar Va.,000,000,000,000,000	ETC 00 00 00 00 00 00	\$106,226 50 \$106,226 50 Market Value \$5,250 00 5,250 00 7,500 00 24,000 00	66
Amount of permanent fund, DETAILED STATE Cheshire Railroad bonds, Fitchburg Railroad bonds, C. N. Nelson Lumber Co. bond Investment Trust Co. of Ameri Minnesota Thresher Manufactu City of Fitchburg bonds,	MENT O Is, Ica, Iring Co Bank,		EI		D P. (DS, (ar Va.,000,000,000,000,000,000),000	ETC 00 00 00 00 00 00 00 00	\$106,226 50 \$106,226 50 Market Value \$5,250 00 5,250 00 7,500 00 24,000 00 5,000 00	660000000000000000000000000000000000000
Amount of permanent fund, DETAILED STATE Cheshire Railroad bonds, . Fitchburg Railroad bonds, C. N. Nelson Lumber Co. bond Investment Trust Co. of Ameri Minnesota Thresher Manufactu City of Fitchburg bonds, . 10 shares Fitchburg National	MENT O		EI COCKS		D P. (DS, (ar Va.,000,000,000,000,000,000),000	ETC 00 00 00 00 00 00 00 00	\$106,226 50 \$106,226 50 Market Value \$5,250 00 5,250 00 7,500 00 24,000 00 5,000 00 1,500 00	660000000000000000000000000000000000000
Amount of permanent fund, DETAILED STATE Cheshire Railroad bonds, . Fitchburg Railroad bonds, C. N. Nelson Lumber Co. bond Investment Trust Co. of Ameri Minnesota Thresher Manufactu City of Fitchburg bonds, . 10 shares Fitchburg National 20 "Rollston National B	ement of the control		EI OCKS		D P. . ar Va ,000 ,000 ,000 ,000 ,000 ,000 ,000	ETC 00 00 00 00 00 00 00 00 00	\$106,226 50 \$106,226 50 Market Value \$5,250 00 5,250 00 7,500 00 24,000 00 1,500 00 3,000 00 870 00	6
Amount of permanent fund, DETAILED STATE Cheshire Railroad bonds, . Fitchburg Railroad bonds, C. N. Nelson Lumber Co. bond Investment Trust Co. of Ameri Minnesota Thresher Manufactu City of Fitchburg bonds, . 10 shares Fitchburg National 20 "Rollston National B 10 "Fitchburg Railroad,	MENT O		COCKS		D P. . TDS, . ar Va .,000 .,000 .,000 .,000 .,000 .,000 .,000 .,000 .,000 .,000	ETC. 000 000 000 000 000 000 000 000 000 0	\$106,226 50 \$106,226 50 Market Value \$5,250 00 5,250 00 7,500 00 24,000 00 1,500 00 3,000 00 870 00	6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Amount of permanent fund, DETAILED STATE Cheshire Railroad bonds, . Fitchburg Railroad bonds, C. N. Nelson Lumber Co. bond Investment Trust Co. of Ameri Minnesota Thresher Manufactor City of Fitchburg bonds, . 10 shares Fitchburg National 20 "Rollston National B 10 "Fitchburg Railroad, 15 "Springfield Safe De	MENT O		EI COCKS	5, BON \$5, \$5, 3, 7, 24, 5, 1, 2, 1,	D P. TDS, ar Va ,000 ,000 ,000 ,000 ,000 ,000 ,000 ,000 ,000 ,000 ,000 ,000 ,000	ETC 00 00 00 00 00 00 00 00 00 00 00 00 00	\$106,226 50 \$106,226 50 Market Value \$5,250 00 5,250 00 7,500 00 24,000 00 5,000 00 1,500 00 870 00 1,500 00	66

Securities held as collateral for cash loans: —	Market Value.	Loaned Thereon.
50 shares Garfield & Proctor Coal Company, .	\$5,000 00	\$4,500 00
40 "Simonds Manufacturing Company,.	4,000 00	3,000 00
40 "Simonds Manufacturing Company, .	4,000 00	3,200 00
	\$13,000 00	\$10,700 00
SUMMARY OF ASSETS DEC. 3	31, 1894.	
Cash value of unencumbered real estate,	\$80,182 26	
Loans on mortgage of real estate (first liens*),	43,973 00	
Interest due or accrued thereon,	1,527 73	
Stocks, bonds, etc., as per schedule,	70,870 00	
Loans on collateral security, as per schedule,.	10,700 00	
All other cash loans,	3,900 00	
Cash in the office of the company,	1,351 95	
Cash deposited in bank,	9,302 22	
Interest due and accrued,	190 25	
Premiums in course of collection (gross), .	12,035 55	
Rents due and accrued,	269 77	
Gross assets,		\$234,302 73
LIABILITIES.		
T	\$5,153 96	
claimed and reported,	1,125 00	
1 1	1,950 00	
Unearned premiums on outstanding risks,	194,041 78	
Surplus due on terminated policies,	3,942 00	
Due and accrued for rent, salaries, etc.,	25 00	
Due for borrowed money,		
State and local taxes,	25,000 00 510 29	
Gross liabilities,	310 29	231,748 03
Net cash assets,	• •	\$2,554 70
INCOME.		
Premiums outstanding Dec. 31, 1893,	\$15,550 00	
Premiums on risks written or renewed,	155,920 53	
Total,	\$171,470 53	
Net cash premiums received,	12,035 55	0150 494 00
•		\$159,434 98
Received for extra premiums,	• • •	1,268 91 4,106 59
Interest received on mortgages,		
T	urces,	3,975 69 1,700 06
	\$15,000 00	1,700 00
	410, 000	2170 496 92
Gross cash income,	• • •	\$170,486 23
* Value of lands mortgaged,	\$30,70 55,10	
	• • • • • •	0 00

1	EXPEND	ITURE	s.					
Cash paid for losses, .				\$12	1,184	74		
Deduct salvage,					1,727	37		
Net cash paid for losses, .							\$119,457	
Cash paid as profits on termina				•	•	•	54,790	
for commissions and		_			•	•	24,219	
for salaries of officer					•	•	8,570	
for State and local to	•				•	•	1,537	
for rents,	• •	• .	•	•	•	•	6,382	14
Gross cash expenditures,			•	•	•	•	\$ 214,956	78
Risk	s and l							
Picks outstanding Dec 21 1909		mount.			h Prem		**	
Risks outstanding Dec. 31, 1893 Risks written during 1894,							155,920	
Misks written during 1094,	. 10,05			100			100,920	
Total,	. \$35,21	14,639	00	\$ 548	3,011	00	\$548,011	00
Risks terminated during 1894,							159,927	
In force at end of year, .	. \$24,77	75 , 588	00		3,083	55	\$388,083	55
Losses incurred during the year Percentage of profits or surplu—								
FRANKLIN MUTUAI	FIRE REENI			ANCI	E CC	MF	ANY,	
[Incorporated Feb. 11, 1	828. Com	mence	l husi	ness S	ept. 29	, 182	9.]	
NELSON BURROWS, President.			•	JOHN	D. E	ow	KER, Secrete	ary.
Amount of permanent fund,							\$ 4,524	52
DETAILED STATE	MENT O	F STO	ocks	, Bo	NDS,	ETC		
	~				ar Val		Market Va	
50 shares Greenfield Gas Light		•	•	\$2	2,500		\$2,500	
6 shares Franklin County Nat	tional B	ank,	•		600	00	624	00
				\$3	3,100	00	\$3,124	00
Summary (OF ASSE	TS D	EC. S	31, 18	394.			
Cash value of unencumbered r					1,000	00		
- unchedimoered i	car osta	ιο,	•	₩.	,,,,,,,,,	VV		

^{*} Total value of property mortgaged, \$2,000.

600 00

36 00

Loans on mortgage of real estate (first liens*),

Interest due or accrued thereon,

	24 00
± • • • • • • • • • • • • • • • • • • •	70 31
•	88 82
	28 22
	89 11
	50 00
Office furniture, \$500 00	
Premiums more than 3 months due, 1,746 43	
Gross assets,	\$24,686 46
Liabilities.	
· · · · · · · · · · · · · · · · · · ·	00 00
•	90 94
	02 50
· · · · · · · · · · · · · · · · · · ·	50 87
Commissions and brokerage, 3,2	40 19
•	68 00
Gross liabilities,	28,652 50
Deleves a gringt the seminary	00.000.04
Balance against the company,	\$3,966 04
Income.	
	53 29
	74 57
Same not confected,	
Net collected,	78 72
Premiums on risks written or renewed, 36,4	67 26
m . 1	45.00
•	45 98
Premiums now in course of collection, 16,3	35 54
Entire premiums collected, \$22,9	10 44
Less reinsurance and return premiums, 6,4	
Net cash premiums received,	\$ 16,491 83
Interest received on mortgages,	36 00
Interest and dividends received from all other sources,	
·	
Gross eash income,	\$16,771 79
Expenditures.	
Cash paid for losses, \$12,5	93 31
Deduct salvage,	72 86
Net eash paid for losses,	\$12,520 45
Cash paid as profits on terminated policies,	204 92
for commissions and brokerage	. 3,042 47
for salaries of officers and employees,	. 2,168 00
for State and local taxes,	124 76
for rents,	150 00
for incidentals,	751 95
Charles and companditume	210.000 ==
Gross eash expenditures,	. \$18,962 55

Prozes	ANTO	PREMIUMS.	
KISKS	AND	PREMIDINS.	•

Risks outstanding Dec. 31, 1893, Risks written during 1894,	Amount. \$2,853,552 2,345,014	00	Cash Prem \$35,038 36,467	58	Conting't Prem's. \$35,038 58 36,467 26
Total, Risks terminated during 1894,.	\$5,198,566 1,867,569		\$71,505 23,368		\$71,505 84 23,368 92
In force at end of year, Deduct amount reinsured, .	\$3,330,997 15,150		\$48,136 303		\$48,136 92 303 94
Net amount in force, .	\$3,315,847	00	\$47,832	98	\$47,832 98
Mı	SCELLANEOU	ıs.			
Losses incurred during the year,	,	•		•	\$10,858 00
Percentage of profits or surplus	returned du	iring 1	894, .	20,	25 per cent.*

GROVELAND MUTUAL FIRE INSURANCE COMPANY, GROVELAND.

[Incorporated March 28, 1828. Commenced business March 28, 1828.]

MAGEG	TOOTED	President.
MUSES	FUSTER.	President.

NATHANIEL H. GRIFFITHS, Secretary.

[Note. — This company charges no cash premiums, but relies upon assessments on deposit notes to pay losses and expenses.]

SUMMARY	OF	Asse	ers D	EC. 3	31, 18	394.			
Cash in the office of the comp	any	·, .		0.		\$72	13		
Cash deposited in bank, .						19	99		
Gross assets,	•		•	•				\$92	12
Liabilities.									
Due for borrowed money,	•			•	\$1	,000	00		
Gross liabilities,	•	•	•	•	_			\$1,000	00
		Inco	ME.						
Received for borrowed money	y ,			•	\$1	,000	00		
Income from policy fees, .						128	00		
Income from assessments,	•		•	. •		190	12		
Gross cash income, .	•	•	•	•			_	\$1, 318	12
Expenditures.									
Cash paid for losses,			•	•	•			\$2,080	87
for salaries of offic	ers	and e	mplo	yees,	•			389	52
for State and local	tax	es,	•			•		1	60
for rents,			•		•	•	•	40	00
for incidentals,	•	•	•	•	•	•	•	36	53
Gross cash expenditures,		•	• .			•		\$2,548	52

^{*} For a portion of the year only.

Ris	KS AN	D PREI	MIUM		Continuit Descrip					
Risks outstanding Dec. 31, 189	93			Amount. \$1,634,604 00	Conting't Prem's. \$116,530 83					
Risks written during 1894,	•		·	365,356 00	26,158 61					
Total,				\$1,999,960 00	\$142,689 44					
Deduct risks expired and term	inated		•	330,265 00	23,572 36					
In force at end of year, .	•			\$1,669,695 00	\$119,117 08					
Miscellaneous.										
Losses incurred,	•		•		\$2,081 00					
-										
HAMPSHIRE MUTUA N		IRE IN		RANCE COM	IPANY,					
[Incorporated March 6,	1830.	Commen	ced bu	siness July 1, 183	2.]					
CHARLES N. CLARK, President.				OLIVER WAI	LKER, Secretary.					
Amount of permanent fund,	•		•		\$ 27,523 66					
DETAILED STAT	EMENT	of St	OCKS	s, Bonds, etc.						
40 1 C D: DD				Par Value.	Market Value.					
63 shares Conn. River R.R.,	1 . D		•	\$6,300 00	\$15,624 00					
20 " Northampton Nation			•	2,000 00	2,800 00					
25 " Chicago, Burl. & Qu			•	2, 500 00	1,775 00					
Chicago, Burlington & Quincy			•	400 00	406 00					
1		•	•	1,000 00	1,000 00					
Kansas Pacific R.R. bonds,	•	•	•	5,000 00	3,800 00					
				\$17,200 00	\$25,4 95 00					
SUMMARY	OF AS	SSETS D	EC. 3	31, 1894.						
Loans on mortgage of real est	ate (fi	rst liens	s*),	\$18,800 00						
Stocks, bonds, etc., as per sche	edule,			25,405 00						
Cash in the office of the compa	any,			10 16						
Cash deposited in bank, .	•		•	1,015 22						
Interest due and accrued, .	•		•	742 75						
Office furniture,		. \$400	00							
Gross assets,	•		•		\$ 45,973 13					
	LIAE	BILITIES	5.							
Unearned premiums on outsta	nding	risks,	•	\$ 29,926 15						
Surplus due on terminated pol	licies,		•	135 70						
State and local taxes, .	•			20 60						
Gross liabilities,	•	• •	•		30,082 45					
Net cash assets,	•		•		\$15,890 68					
* Value of lands mortgaged, Value of buildings thereon	۰, ،	· · ·	•	31,0	00 00 00 00 500 00					

Amount of insurance held as collateral,

26,800 00

INCOME.						
Cash premiums received, \$11,109 53 . Less reinsurance and return premiums,						
Net cash premiums received,						
Gross cash income,						
Expenditures.						
Cash paid for losses,						
as profits on terminated policies, 5,408 28						
for commissions and brokerage, 1,169 76						
for salaries of officers and employees, 1,456 00						
for State and local taxes,						
for rents,						
Gross cash expenditures,						
RISKS AND PREMIUMS.						
Amount. Cash Prem's. Conting't Prem's.						
Risks outstanding Dec. 31, 1893, \$4,030,423 00 \$60,354 66 \$60,354 66						
Risks written during 1894, 796,148 00 11,109 53 11,109 53						
Total, \$4,826,571 00 \$71,464 19 \$71,464 19						
Risks terminated during 1894, . 856,835 00 11,611 90 11,611 90						
In force at end of year, \$3,969,736 00 \$59,852 29 \$59,852 29						
Management						
. MISCELLANEOUS. Losses incurred during the year,						
HINGHAM MUTUAL FIRE INSURANCE COMPANY, HINGHAM.						
[Incorporated March 4, 1826. Commenced business Sept. 1, 1826.]						
AMOS BATES, President. HENRY W. CUSHING, Secretary.						
Amount of permanent fund,						
DETAILED STATEMENT OF STOCKS, BONDS, ETC.						
57 shares Hingham National Bank, Hingham, \$3,990 00 \$4,104 00						
60 "Old Colony Nat'l Bank, Plymouth, . 6,000 00 9,000 00						
8 " Abington National Bank, Abington, 800 00 960 00						

	Par Valu		
10 shares Globe National Bank, Boston,.	\$1,000		
19 " Hamilton National Bank, Boston, .	1,900		
29 " Eagle National Bank, Boston, .	2,900		
12 " Union National Bank, Boston, .	1,200		
34 "State National Bank, Boston,	3,400		
26 "North America Nat'l Bank, Boston,	2,600		
11 " Commerce National Bank, Boston,.	1,100		
30 "Webster National Bank, Boston, .	3,000		
50 " Hingham Water Company,	5,000		
92 "Old Colony Railroad,	9,200		
109 "Boston & Albany Railroad,	10,900		
27 " Chicago, Burlington & Quincy R.R.,	2,700		
Eastern Railroad bonds,	5,000		
Union Pacific Railroad bonds,	5,000		
Chicago, Burlington & Quincy Railroad bonds,	5,800		
Hingham Water Company bonds,	10,000		
Fitchburg Railroad bonds,	15,000		
Town of Hull note,	3,500		
Town of Hingham note,	6,000	00 6,000	00
	\$ 105,990	00 \$132,828	 5 75
		,,	
Securities held as collateral for cash loans:—	Market Va	lue. Loaned The	W602
Helena Consolidated Water Company bonds,			
Boston & Lowell Railroad bonds,	\$23,700	00 \$19,899	00
200 shares Burl., Cedar Rapids & N'th'n R.R.,			
100 shares General Electric Company,	19,800	00 15,000	
) ()()
Current River Railroad bonds			00
Current River Railroad bonds,) 00
200 shares Union Pacific Railroad,)			
200 shares Union Pacific Railroad, Little Rock & Fort Smith Railroad bonds, .	12,830	00 12,000	
200 shares Union Pacific Railroad, Little Rock & Fort Smith Railroad bonds, . Union Pacific, Denver & Gulf R.R. bonds,	12,830	00 12,000	
200 shares Union Pacific Railroad, Little Rock & Fort Smith Railroad bonds, Union Pacific, Denver & Gulf R.R. bonds, . Cedar Rapids & Missouri River R R. bonds, .			00
200 shares Union Pacific Railroad, Little Rock & Fort Smith Railroad bonds, . Union Pacific, Denver & Gulf R.R. bonds, . Cedar Rapids & Missouri River R R. bonds, 25 shares Edisto Phosphate Co.,	12,830 2,500		00
200 shares Union Pacific Railroad, Little Rock & Fort Smith Railroad bonds, . Union Pacific, Denver & Gulf R.R. bonds, . Cedar Rapids & Missouri River R R. bonds, 25 shares Edisto Phosphate Co.,	2,500	00 2,000	00 00
200 shares Union Pacific Railroad, Little Rock & Fort Smith Railroad bonds, . Union Pacific, Denver & Gulf R.R. bonds, . Cedar Rapids & Missouri River R R. bonds, 25 shares Edisto Phosphate Co.,		00 2,000	00 00
200 shares Union Pacific Railroad, Little Rock & Fort Smith Railroad bonds, . Union Pacific, Denver & Gulf R.R. bonds, . Cedar Rapids & Missouri River R R. bonds,	2,500	00 2,000	0 00
200 shares Union Pacific Railroad, Little Rock & Fort Smith Railroad bonds, . Union Pacific, Denver & Gulf R.R. bonds, . Cedar Rapids & Missouri River R R. bonds,	2,500 26,115	00 2,000	0 00
200 shares Union Pacific Railroad, Little Rock & Fort Smith Railroad bonds, Union Pacific, Denver & Gulf R.R. bonds, . Cedar Rapids & Missouri River R R. bonds,	2,500 26,115	00 2,000 00 20,000 00 25,000	0 00 00 00 00 00 00 00
200 shares Union Pacific Railroad, Little Rock & Fort Smith Railroad bonds, . Union Pacific, Denver & Gulf R.R. bonds, . Cedar Rapids & Missouri River R R. bonds,	2,500 26,115 112,500 	00 2,000 00 20,000 00 25,000	0 00 00 00 00 00 00 00
200 shares Union Pacific Railroad, Little Rock & Fort Smith Railroad bonds, Union Pacific, Denver & Gulf R.R. bonds, . Cedar Rapids & Missouri River R R. bonds,	2,500 26,115 112,500 \$197,445 , 1894.	00 2,000 00 20,000 00 25,000 00 \$93,899	0 00 00 00 00 00 00 00
200 shares Union Pacific Railroad,	2,500 26,115 112,500 \$197,445 , 1894. \$4,000	00 2,000 00 20,000 00 25,000 00 \$93,899	0 00 00 00 00 00 00 00
200 shares Union Pacific Railroad,	2,500 26,115 112,500 	00 2,000 00 20,000 00 25,000 00 \$93,899	0 00 00 00 00 00 00 00
200 shares Union Pacific Railroad,	2,500 26,115 112,500 \$197,445 , 1894. \$4,000 93,800 4,307	00 2,000 00 20,000 00 25,000 00 \$93,899 00 00 16	0 00 00 00 00 00 00 00
200 shares Union Pacific Railroad,	2,500 26,115 112,500 	00 2,000 00 20,000 00 25,000 00 \$93,899 00 00 16	0 00 00 00 00 00 00 00
200 shares Union Pacific Railroad,	2,500 26,115 112,500 \$197,445 , 1894. \$4,000 93,800 4,307 132,825	00 2,000 00 20,000 00 25,000 00 \$93,899 00 00 16	0 00 00 00 00 00 00 00
200 shares Union Pacific Railroad,	2,500 26,115 112,500 \$197,445 , 1894. \$4,000 93,800 4,307 132,825	00 2,000 00 20,000 00 25,000 00 \$93,899 00 00 16 75	0 00 00 00 00 00 00 00

•		
Loans on collateral security, as per schedule,	93,899 00	0
All other cash loans,	2,000 00	
Cash in the office of the company,	110 7	5
Cash deposited in bank,	47,215 8	2
Interest due and accrued,	1,859 7	5
Premiums in course of collection (gross), .	1,329 7	6
Gross assets,		- \$381,347 99
LIABILITIES.	****	•
Losses adjusted, unpaid,	\$840 0	
Losses claimed and reported,	110 0	
	99,355 8	
Surplus due on terminated policies,	2,477 0	
Commissions and brokerage,	199 4	
Gross liabilities,		- 202,982 34
Net cash assets,		. \$178,365 65
2.55 5.652 5.5553,		. *=,
Income.		
Premiums outstanding Dec. 31, 1893,	\$1,004 9	
Premiums on risks written or renewed,	71,314 0	2
Total,	72,318 9	- 0
Premiums now in course of collection,	1,329 7	
-		-
Entire premiums collected,	70,989 2	3
Less reinsurance and return premiums,	2,745 8	9
Net cash premiums received,		- \$68,243 34
Received for extra premiums,	•	. 2,157 51
Interest received on mortgages,		. 4,917 32
Interest and dividends received from all other sour	ces, .	. 13,148 15
Gross cash income,		\$88,466 32
Gross cash income,	•	. \$00,400 02
Expenditures.		
Cash paid for losses,		. \$40,241 69
as profits on terminated policies,		. 39,813 82
for commissions and brokerage,		. 10,418 03
for salaries of officers and employees, .		4,672 14
for State and local taxes,	•	. 736 36
for incidentals,		. 884 71
		000 700 77
Gross cash expenditures,	•	. \$96,766 75
RISKS AND PREMIUMS.		
	Cash Prem's	. Conting't Prem's.
	87,307 4	
	71,314 09	
-		
	58,621 48	
Risks terminated during 1894, . 4,113,802 00	59,909 86	59,909 86
In force at end of year, \$27,385,599 00 \$3	98,711 6	\$398,711 62

MISCELLANEOUS.

HOLYOKE MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated March 14, 1843. Commenced business May 23, 1843.]

CHARLES H. PRICE, President.

WALTER L. HARRIS, Secretary.

THOS. H. JOHNSON, Vice-President.

GUARANTY CAPITAL, \$100,000.

Amount of permanent fund,	•	•	•	•	•	•	•	\$494,105 40

DETAILED STATEMENT OF STOCKS AND BONDS.

				Par Value.	Market Value.
Marion County (Ind.) bonds, .			•	\$ 5,000 00	\$5,150 00
Washington County (Ill.) bonds,			•	2,000 00	2,130 00
Boston (Mass.) city bonds, .			•	5,000 00	5,112 50
Birmingham (Ala.) city bonds,			•	5, 000 00	5,200 00
Cincinnati (Ohio) city bonds, .			•	1 6,000 00	19,410 00
Columbus (Ohio) city bonds, .			•	15,000 00	15,825 00
Cleveland (Ohio) city bonds, .				13,000 00	14,305 00
Chicago (Ill.) city bonds,				2,000 00	2,000 00
Cambridge (Mass.) city bonds,			•	5,000 00	5,550 00
Des Moines (Iowa) city bonds,				4,000 00	4,480 00
Dayton (Ohio) city bonds, .				10,000 00	10,525 00
Evansville (Ind.) city bonds, .			•	6,000 00	6,000 00
Jersey City (N. J.) city bonds,			•	5,000 00	5,400 00
Jeffersonville (Ind.) city bonds,				7,000 00	7,245 00
Lynn (Mass.) city bonds,			•	8,000 00	8,400 00
Lawrence (Mass.) city bonds, .			•	5,000 00	5,375 00
Malden (Mass.) city bonds, .				10,000 00	10,350 00
Milwaukee (Wis.) city bonds, .				5,000 00	5,150 00
New Haven (Conn.) city bonds,				5,000 00	5,950 00
Orange (N. J.) city bonds, .			•	10,000 00	11,000 00
Omaha (Neb.) city bonds, .				24,500 00	25,296 25
St. Louis (Mo.) city bonds, .				5,000 00	5,437 50
St. Paul (Minn.) city bonds, .				25,000 00	27,125 00
Atchison, Topeka & Santa Fé Raili	oad	bon	ds,	12,000 00	7,560 00
Boston & Maine Railroad bonds,		•		10,000 00	10,100 00
Baltimore & Ohio Railroad bonds,				10,000 00	12,000 00
Burlington & Missouri River R.R.(N	(leb.)bon	ds,	10,000 00	9,600 00
Cincinnati, Hamilton & Dayton Rail	road	bon	ds,·	10,000 00	10,300 00
Chesapeake & Ohio Railroad bonds	3,			10,000 00	11,900 00
Chicago, Burlington & Quincy R.R	. boı	nds,		16,500 00	19,882 50

		Par Value.	Market Value.
Chicago,	Burlington & Northern R R. bonds, .	\$10,000 00	\$10,400 00
Chicago	& Alton Railroad bonds,	5, 000 00	5,775 00
Chicago	& Eastern Illinois Railroad bonds, .	5, 000 00	5,900 00
Chicago	& West Indiana Railroad bonds,	8,000 00	9,280 00
Central	Pacific Railroad bonds,	7,000 00	7,420 00
Central I	New Jersey Railroad bonds,	7,000 00	8,050 00
Eastern	Railroad bonds,	10,000 00	12,150 00
East Mid	ldlesex Street Railroad bonds,	10,000 00	10,200 00
Housato	nic Railroad bonds,	10,000 00	12,100 00
Jackson,	Lansing & Saginaw Railroad bonds, .	6,000 00	6,150 00
Kansas (City, St. Jo. & C. B. Railroad bonds, .	5, 000 00	6,175 00
Kansas (City, Ft. S. & Memphis R.R. bonds, .	8,000 00	8,000 00
Lehigh V	Valley Railroad bonds,	5,000 00	6,050 00
New Yo	rk and New England Railroad bonds,	15, 000 00	16,890 00
New Ha	ven and Derby Railroad bonds,	20,000 00	2 3,200 00
Northwe	stern Union Railroad bonds,	8,000 00	10,800 00
Terre H	aute & So. Eastern Railroad bonds, .	5,000 00	5,500 00
Utah & I	Northern Railroad bonds,	10,000 00	5,000 00
Union Pa	acific Railroad bonds,	28,000 00	27,230 00
Consolid	ated Vermont Railroad bonds,	2,000 00	1,740 00
	Building Co., Denver, Col., bonds, .	10,000 00	10,100 00
	S. Exchange, Denver, Col., bonds,	10,000 00	10,000 00
	e & Hudson Canal Company bonds, .	5,000 00	7,225 00
	Water Company bonds,	10,000 00	10,000 00
	Union Telegraph Company bonds, .	5,000 00	5,500 00
	es Old Colony Railroad,	3,100 00	5,580 00
50 "	Portland, Portsmouth & Saco R.R.,	5,000 00	6,550 00
100 "	Pitts., Ft. Worth & Chicago R.R., .	10,000 00	15,700 00
40 "	National Exchange Bank, Salem, .	4,000 00	3,720 00
10 "	First National Bank, Salem,	1,000 00	950 00
10 "	Merchants' National Bank, Salem,.	500 00	680 00
35 "	Mercantile National Bank, Salem, .	3,500 00	3,920 00
41 "	Naumkeag National Bank, Salem,.	4,100 00	5,125 00
140 "	Salem National Bank, Salem, .	14,000 00	17,080 00
30 "	Atlantic National Bank, Boston, .	3,000 00	3,855 00
10 "	Blackstone National Bank, Boston,	1,000 00	997 50
31 "	Continental National Bank, Boston,	3,100 00	3,433 25
50 "	Freeman's National Bank, Boston,	5,000 00	4,5 00 00
30 "	Globe National Bank, Boston,	3,000 00	2,700 00
100 "	Merchants' National Bank, Boston,	10,000 00	15,700 00
50 "	Republic National Bank, Boston, .	5,000 00	7,950 00
30 "	Revere National Bank, Boston, .	3,000 00	2,857 50
100 "	Second National Bank, Boston, .	10,000 00	18,000 00
40 "	Shoe and Leather Nat'l Bank, Boston,	4,000 00	3,560 00
10 "	Beverly National Bank, Beverly, .	1,000 00	1,400 00
20 "	So. Danvers Nat'l Bank, Peabody, .	2,000 00	2,325 00
12 "	First National Bank, Newburyport,	1,200 00	1,536 00
		\$596,500 00	\$ 662,713 00

SUMMARY OF ASSETS DEC. 31, 1894.	
Cash value of unencumbered real estate, \$43,150 00	
Loans on mortgage of real estate (first liens*), 115,700 00	
Interest due or accrued thereon, 3,967 25	
Stocks, bonds, etc., as per schedule,	
Cash in the office of the company, 8,014 64	
Cash deposited in bank,	
Interest due and accrued,	
Premiums in course of collection (gross), . 1,720 35	
Gross assets,	\$854,214 46
Liabilities.	
Losses claimed and reported, \$2,300 00	
Unearned premiums on outstanding risks, . 285,626 44	
Surplus due on terminated policies, 1,044 03	
Return premiums on cancelled policies, 249 97	
Commissions and brokerage,	000 574 14
Gross liabilities,	289,574 14
Net cash assets,	\$ 564,640 32
Income.	
Premiums outstanding Dec. 31, 1893, \$1,193 21	
Premiums on risks written or renewed, 151,767 67	
Total,	
Premiums now in course of collection, 1,720 35	
Entire premiums collected, \$151,240 53	
Less reinsurance and return premiums, 4,527 43	
Net cash premiums received,	\$146,713 10
Received for extra premiums,	1,991 27
Interest received on mortgages,	5,357 09
Interest and dividends received from all other sources,	32,419 39
Income from rents,	2,630 77
income from tents,	2,000 11
Gross cash income,	\$ 189,111 62
Expenditures.	
Cash paid for losses,	
Deduct salvage and reinsurance, 238 80	
Net cash paid for losses,	\$72,834 84
Cash paid as profits on terminated policies,	64,888 83
for commissions and brokerage,	23,145 62
for salaries of officers and employees,	15,722 50
for State and local taxes,	1,609 42
for incidentals,	4,815 03
for dividends on guaranty capital,	7,000 00
Gross cash expenditures,	\$190,016 24
* Value of lands mortgaged, \$119,7	50 00
Value of buildings thereon, 160,4	00 00 .
and the or insurance neighborhateral, 100,1	

	Amount.	Cash Prem's.	Conting't Prem's.				
Risks outstanding Dec. 31, 1893,	\$37,413,827 00	\$539,022 70	\$539,022 70				
Risks written during 1894,	10,225,962 00	151,767 67	151,767 67				
Total,	\$47,639,789 00	\$690,790 37	\$690,790 37				
Risks terminated during 1894,	8,264,652 00	119,537 49	119,537 49				
In force at end of year,	\$39,375,137 00	\$571,252 88	\$571,252 88				
Deduct amount reinsured, .	39,052 00	469 18	469 18				
Net amount in force,.	\$39,336,085 00	\$570,783 70	\$570,783 70				
MISCELLANEOUS.							
Losses incurred during the year	,		\$67,802 00				
Percentage of profits or surplus returned during 1894, 25, 50, 70 per cent.							

INDUSTRIAL MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated April 17, 1890. Commenced business June 1, 1890]

B. F. TAFT, President.

BENJAMIN TAFT, Secretary.

Office, 31 Milk Street.

	~								
DETAILED	STATE	MEN	T OF	Sto	cks,	Bonds, F	ETC.		
						Par Val		Market Va	lue.
West End Street R.R. bo	nds,	•	•	•		\$25,000	00	\$25,750	00
Lynn & Boston R.R. bon						5,000	00	5,050	00
Maine Central R R. bond	ls,					5,000	00	5,175	00
Conn. River R.R. scrip,	•					5,000	00	5,075	00
Cheshire R.R bonds,					•	500	00	532	50
100 shares United States						10,000	00	9,800	CO
Corporation notes, .		•	•	•	•	47,749	32	47,749	32
						\$98,249	32		82
Suma	MARY C	F A	SSETS	5 DE	c. 31	, 1894.			
Stocks, bonds, etc, as per	r sched	lule,				\$99,131	82		
Cash in the office of the	compai	ny,				906	32		
Cash deposited in bank,				•		19,647	44		
Interest due and accrued	,					1,356	64		
Premiums in course of co	ollectio	n (g	gross),		3,907	70		
Gross assets, .			•	•	•			\$124,949	92
		LIA	BILIT	IES.					
Unearned premiums on o	outstan	ding	risk	s,		\$77,149	05		
State and local taxes,		,			1	392			
Gross liabilities,								77,542	04
Net cash assets, .									-

Income.
Premiums outstanding Dec. 31, 1893, \$9,105 84
Premiums on risks written or renewed, 154,298 10
Total,
Premiums now in course of collection, 3,907 70
Net cash premiums received,
Interest and dividends received from all sources, 4,570 36
Gross cash income,
Expenditures.
Cash paid for losses,
as profits on terminated policies,
for inspections,
for salaries of officers and employees, 4,780 00
for State and local taxes, 1,443 37
for incidentals, 6,741 08
Gross cash expenditures,
RISKS AND PREMIUMS.
Amount. Cash Prem's. Conting't Prem's
Risks outstanding Dec. 31, 1893, \$9,962,886 00 \$95,395 18 \$476,975 90
Risks written during 1894, . 15,766,659 00 154,298 10 771,490 50
Total \$25.790.512.00 \$240.609.90 \$1.040.462.40
Total,
In force at end of year, \$15,061,271 00 \$150,269 84 \$751,349 20
Miscellaneous.
Losses incurred during the year,
Percentage of profits or surplus returned during 1894, 57 $\frac{1}{100}$ per cent.
1 crossing of profits of parpias rotation during 1001, 1001, 1001, 1001
LOWELL MUTUAL FIRE INSURANCE COMPANY, LOWELL.
[Incorporated March 6, 1832. Commenced business April, 1832.]
J. C. ABBOTT, President. E. T. ABBOTT, Secretary.
Amount of permanent fund Dec 31, 1893, \$73,572 91
Increase during the year,
Permanent fund Dec. 31, 1894,

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par Value.	Market Value.
Boston & Lowell Railroad bonds,	\$10, 000 00	\$10,280 00
Lowell & Lawrence Railroad bonds,	4,000 00	4,120 00
Fitchburg Railroad bonds,	3,000 00	2,940 00
Consolidated Railroad of Vermont bond,	1,000 00	860 00
Boston city bond,	2,000 00	2, 260 00
Maine Central Railroad bonds,	6,000 00	5,760 00
30 shares Lowell Bleachery,	3,000 00	3,135 00
2 " Pacific Mills,	2,000 00	3,390 00
20 " Lawrence Manufacturing Company,	2, 000 00	2,540 00
2 " Hamilton Manufacturing Company,	2,000 00	1,930 00
10 " Lowell Manufacturing Company, .	6,900 00	5,750 00
50 " Massachusetts Cotton Mills,	5,000 00	5,012 50
5 " Appleton Company,	5, 000 00	2,500 00
12 " Merrimack Manufacturing Company,	12,000 00	14,040 00
50 " Franklin Manufacturing Company, .	5,000 00	5,700 00
30 " Hill Manufacturing Company, .	3,000 00	1,800 00
6 " Vermont & Massachusetts Railroad,	600 00	876 00
30 " Boston & Maine Railroad,	3,000 00	4,770 00
20 "Boston & Lowell Railroad,	2,000 00	3,930 00
20 " First National Bank, Lowell,	2,000 00	3,440 00
	\$79, 500 00	\$85,033 50
SUMMARY OF ASSETS DEC. 33	l, 1894.	•
Loans on mortgage of real estate (first liens*),	\$12,250 00	
Interest due or accrued thereon,	235 80	
Stocks, bonds, etc, as per schedule,	85, 033 50	
Cash in the office of the company,	81 84	
Cash deposited in bank,	12, 205 96	
Interest due and accrued,	735 00	
Premiums in course of collection (gross), .	4,201 57	
Premiums more than 3 months due, . \$219 09		
Gross assets,		\$114,743 67
Liabilities.		
Unearned premiums on outstanding risks, .	\$41,756 27	
Surplus due on terminated policies,	1,137 51	
Commissions and brokerage,	544 21	
Gross liabilities,		43,437 99
Net cash assets,		\$71, 305 68
* Value of lands mortgaged,	\$10,50	00 00

14,500 00

11,100 00

Value of buildings thereon, . . .

Amount of insurance held as collateral,

Income.	
Premiums outstanding Dec. 31, 1893, \$4,827	45
Same not collected,	02
Net collected,	43
Premiums on risks written or renewed, 29,243	
Total,	78
Premiums now in course of collection, 4,420	
Entire premiums collected, \$29,147	12
Less reinsurance and return premiums, 1,160	66
Net cash premiums received, ———	\$27,986 46
Received for extra premiums,	
Interest received on mortgages,	. 689 50
Interest and dividends received from all other sources, .	. 3,778 17
Income from commissions, etc.,	. 4,000 00
Cross each income	\$9C C90 99
Gross cash income,	. \$36,638 33
Expenditures.	
Cash paid for losses,	. \$4,936 28
as profits on terminated policies,	. 10,537 92
for commissions and brokerage,	0.044.04
for salaries of officers and employees,	5,320 00
for state and local taxes,	. 404 81
for rents,	. 500 00
for incidentals,	. 1,245 38
, , , , , , , , , , , , , , , , , , , ,	
Gross cash expenditures,	. \$25,986 00
RISKS AND PREMIUMS.	
Amount. Cash Pren	
Risks outstanding Dec. 31, 1893, \$4,921,852 00 \$76,393	•
Risks written during 1894, . 1,789,883 00 29,243	35 29,243 35
Total, \$6,711,735 00 \$105,636	55 \$105,636 55
Risks terminated during 1894, 1,505,758 00 21,841	
11000 001111111111111111111111111111111	
In force at end of year, \$5,205,977 00 \$83,794	
Deduct amount reinsured, . 20,600 00 232	
Net amount in force, . \$5,185,377 00 \$83,562	\$ 83,562 54
MISCELLANEOUS.	
Losses incurred during the year,	. \$4,936 00
Percentage of profits or surplus returned during 1894, 33	

LYNN MUTUAL FIRE INSURANCE COMPANY, LYNN.

HIM MOTORE THE INSCRIPTION	
[Incorporated Feb. 20, 1828. Commenced busin	
RUFUS KIMBALL, President. ISRAEL AUGU	USTUS NEWHALL, Secretary.
Amount of permanent fund Dec. 31, 1894, .	\$56,910 38
DETAILED STATEMENT OF STOCKS,	BONDS, ETC.
	Par Value. Market Value.
40 shares First National Bank, Lynn,	\$4,000 00 \$6,000 00
20 " National City Bank, Lynn,	2, 000 00 3, 700 00
5 " Central National Bank, Lynn,	500 00 800 00
10 " Merchants' National Bank, Boston, .	1,000 00 1,575 00
15 " West Newton National Bank,	1,500 00 1,890 00
35 " Atchison, Topeka & Santa Fé R R.,.	3,500 00 158 00
Chicago, Milwaukee & St. Paul R.R. bonds, .	1,000 00 1,150 00
Southern Pacific Railroad bonds,	500 00 575 00
Atlantic & Pacific Railroad bonds,	1,000 00 450 00
Mexican Central Railroad bonds,	1,000 00 545 00
Toledo city bonds,	1,000 00 1,040 00
Lynn & Boston Railroad bonds,	3,000 00 3,060 00
Chicago & Great Western Railroad bonds, .	2,000 00 2,050 00
Oregon Short Line Railroad bonds,	2,000 00 1,790 00
Ohio & West Virginia Railroad bonds,	1,000 00 1,170 00
Ogdensburg & Lake Champlain R.R bonds, .	2, 000 00 2, 060 00
East Middlesex Railroad bonds,	2, 000 00 2, 080 00
Equitable Mortgage Company bonds,	1,000 00 1,000 00
Atchison, Topeka & Santa Fé Railroad bonds,	7,000 00 3,100 00
City of Sioux City bond,	500 00 520 00
Boston, Revere Beach & Lynn Railroad bonds,	2,000 00 2,100 00
	\$39, 500 00 \$36, 813 00
Securities held as collateral for cash loans: —	
	Loaned Thereon.
Real estate mortgage assigned,	\$3,000 00
SUMMARY OF ASSETS DEC. 33	1, 1894.
Loans on mortgage of real estate (first liens*),	\$23,925 00
Interest due or accrued thereon,	1,562 21
Stocks, bonds, etc., as per schedule,	36,813 00
Loans on collateral security, as per schedule, .	3,000 00
All other cash loans,	1,196 20
Cash in the office of the company,	99 61
Cash deposited in bank,	1, 565 50
Interest due and accrued,	558 93
* Value of lands mortgaged,	\$25,250 00
Value of buildings thereon,	35,500 00 30,300 00

Premiums in course of collection (gross), . \$3 75 Rents due and accrued,	
Gross assets,	\$ 68,742 20
_	
Liabilities.	
Unearned premiums on outstanding risks, . \$12,990 33	
Surplus due on terminated policies,	
Due and accrued for rent, salaries, etc., 100 00	
Due on mortgage,	14,938 58
Gross habilities,	14,550 50
Net cash assets,	\$53,803 62
Income.	
Premiums outstanding Dec. 31, 1893, \$14 25	
Premiums on risks written or renewed, 6,366 01	
Total,	
Premiums now in course of collection, 3 75	
Entire premiums collected 06 976 51	
Entire premiums collected,	
Net cash premiums received,	\$6,114 01
Received for extra premiums,	45 01
Interest received on mortgages,	953 83
Interest and dividends received from all other sources,	1,733 48
Gross cash income,	\$ 8,846 33
Expenditures.	
Cash paid for losses,	\$898 16
as profits on terminated policies,	6,452 02
for salaries of officers and employees,	2,100 00
for State and local taxes,	56 04
for rent and incidentals, ,	702 46
Gross cash expenditures,	\$10,208 68
RISKS AND PREMIUMS.	Canting's Drom's
Amount. Cash Prem's. Risks outstanding Dec. 31, 1893, \$1,999,627 00 \$26,417 22	Conting't Prem's. \$52,834 44
Risks written during 1894, . 466,423 00 6,366 01	12,732 02
Total, \$2,466,050 00 \$32,783 23	\$65,566 46
Risks terminated during 1894, 488,120 00 6,802 56	13,605 12
2002, 200, 200	10,000 12

MISCELLANEOUS.

Losses incurred during the year,			•	\$ 383 00
Percentage of profits or surplus	returned	during 1894,	. 10	0 per cent.

MELROSE MUTUAL FIRE INSURANCE COMPANY, MELROSE.

[Incorporated March 22, 1894. Commenced business Sept. 1, 1894.]

F. E. ORCUTT, President.

HENRY E. JOHNSON, Secretary.

1, 1, 510 521, 1, 600000000					2.0		, , , , , , , , , , , , , , , , , , ,
Summary	OF	Asse	rs D	EC. 3	1, 1894.		
						01	
Cash in the office of the comp			•		\$76		
Cash deposited in bank, .					3,057		
Premiums in course of collect					16,539	26	
Office furniture,							
Gross assets,	•	•	•			_	\$19,673 45
	Ττ	ABILI	TITE				
r					*	0.0	
Losses adjusted, unpaid, .					\$7 05		
Losses claimed and reported,					3,000		
Unearned premiums on outsta				•	10,870		
Commissions and brokerage,			•	•	3,272		
Reinsurance,			•		10	00	
Gross liabilities, .		•	•	•			17,859 12
Net cash assets,				•		•	\$1,814 33
		r					
		Incor					
Premiums on risks written,				•	\$22,182	16	
Premiums now in course of co	ollec	tion,	•	•	16,539	26	
Entire premiums collected,				•	\$ 5,642	90	
Less reinsurance and return p			, .	•	234	87	
Net cash premiums received,	•		•				\$5,408 03
Gross cash income, .							\$5,408 03
dross cash income,	•	•	•	•	• •	•	φυ,που ου
	Ехр	ENDI'	TURE	ES.			
Cash paid for commissions an	d br	okers	ore.				\$925 23
for salaries of office						•	1,000 00
for State and local			_	y ccs,	•	•	11 74
for rents,			•	•	• •	•	50 00
for incidentals	•	•	•	•	•	•	
for incidentals,	•	• ,	•	•		•	286 87
Gross cash expenditures,			8	•		•	\$2,273 84

Risks written during 1894, . Risks terminated during 1894, .	Amount. \$3,815,572 (82,400	•		Conting't Prem's. \$66,546 48 1,284 24
In force at end of year, Deduct amount reinsured, .	\$3,733,172 1,250		08	\$65,262 24 37 50
Net amount in force, .	\$3,731,922	00 \$21,741	. 58	\$65,224 74
Moreover Mor	SCELLANEOU	JS.		\$ 3,705 00

MERCHANTS' AND FARMERS' MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated April 1, 1846. Commenced business Jan. 1, 1847.]

JOHN D. WASHBURN, President.				ELI	JAH I	3. ST	DDD	ARD, Secretary.
Amount of permanent fund,	•	•	•		•		•	\$ 120,252 29

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

			Par Value	e.	Market Va	lue.
60 shares Atch., Topeka & San	ta Fé R.R.,		\$6,000	00	\$300	00
50 " Union Pacific Railros	ad,		5,000	00	600	00
25 " Wachusett National	Bank, .		2,500	00	5,000	00
20 " Westminster Nationa	al Bank, .		2,000	00	2,000	00
20 " Central National Bar	nk,		2,000	00	2,950	00
13 " Mechanics' National	Bank, .		1,300	00	1,300	00
25 " Quinsigamond Natio	nal Bank,.		2 500	00	3,412	00
29 " Wor., Nashua & Roc	hester R.R.,		2,900	00	3,625	00
56 " Chicago & Alton Rai	lroad, .		5,600	00	8,176	00
25 " Chicago, Burlington	& Quincy R.I	3.,	2,500	00	1,775	00
61 " Boston & Albany Ra	ilroad, .		6,100	00	12,749	00
34 " Providence & Worce	ster Railroad,		3,400	00	8,500	00
25 " Norwich & Worcesto	er Railroad,	•	2,500	00	4,375	00
10 " Boston & Maine Rail	road, .		1,000	00	1,600	00
Providence & Worcester Railro	oad bonds,		25,000	00	26,300	00
Lawrence city bonds, .		•	10,000	00	11,800	00
Eastern Railroad of Minnesota	bonds, .		5,000	00	5,500	00
Chicago, Burlington & Quincy	R.R. bonds,		500	00	500	00
Atchison, Topeka & Santa Fé l			13,900	00	6,777	00
City of Grand Haven, Mich., be	onds, .		10,000	00	10,000	00
Corporation note,		•	750	00	750	00
			£110.450	00	2117 020	00

SUMMARY OF ASSETS I)EC. 3	1, 1894.			
Cash value of unencumbered real estate,		\$33,800	00		
Loans on mortgage of real estate (first liens	*),	72,250	00		
Interest due or accrued thereon,	•	6,443	71		
Stocks, bonds, etc., as per schedule,		117,989			
Loans on personal security,	•	413			
Cash in the office of the company,	•	435			
Cash deposited in bank,	•	3,556			
Interest due and accrued,		2,250			
Premiums in course of collection (gross),		6,424	11		
Premiums more than 3 months due, \$839	76			#049 #C0	ຄຄ
Gross assets,	•			\$243,562	ZZ
Liabilities.					
Losses adjusted, unpaid,		\$1,925	00		
Losses claimed and reported,		663			
Unearned premiums on outstanding risks,		172,948	10		
Surplus due on terminated policies, .		2,500			
Commissions and brokerage,		1,052	68		
Gross liabilities,	•			179,088	78
Net cash assets,	•			\$64,473	44
Income.					
Promiums outstanding Dec 21 1902		\$8,986	66		
Premiums outstanding Dec. 31, 1893, . Same not collected,	•	398			
baine not corrected,	•				
Net collected,		\$8,587	97		
Premiums on risks written or renewed, .		99,451			
Trompand on rights written or renewed, v					
Total,		\$108,039	61		
Premiums now in course of collection, .		7,263			
Entire premiums collected,		\$100,775	74		
Less reinsurance and return premiums, .		3,994	30		
Net cash premiums received,	•			\$96,781	44
Received for extra premiums,	•			952	28
Interest received on mortgages,	•		•	3,167	92
Interest and dividends received from all other	ner so	urces, .	•	5,903	73
Income from rents,	•		•	1,069	76
Gross eash income,				\$107,875	13
* Value of lands mortgaged,			\$91,50		
Value of buildings thereon, Amount of insurance held as collateral,		•	126,00 82,20		
22 incurs of theurance here as constensi,	•	•	02,20		

Expressione		
Cash paid for losses,		\$ 58,870 86
as profits on terminated policies,	• •	39,725 21
for commissions and brokerage,		14,831 41
for salaries of officers and employees,		7,206 76
for State and local taxes,		1,804 97
		3,810 44
for incidentals,	• • •	83 74
		03 /4
Gross cash expenditures,		\$ 126,333 39
RISKS AND PREMIUMS		
Amount.	Cash Prem's.	Conting't Prem's.
Risks outstanding Dec. 31, 1893, \$23,420,534 00	\$346,154 70	\$ 346,154 70
Risks written during 1894, . 6,689,376 00	99,451 64	99,451 64
Total, \$30,109,910 00	\$445,606 34	\$445,606 34
Risks terminated during 1894, 6,843,163 00	99,710 13	99,710 13
Misks terminated during 1034, . 0,043,103 00	99,710 13	33,710 13
In force at end of year, \$23,266,747 00	\$345,896 21	\$345,896 21
Miscellaneous.		
Losses incurred during the year,		
Percentage of profits or surplus returned during	1894, 20, 40,	60 per cent.
MERRIMACK MUTHAL FIRE INSURANCE	COMPANY	ANDOVER.
MERRIMACK MUTUAL FIRE INSURANCE		
MERRIMACK MUTUAL FIRE INSURANCE [Incorporated Feb. 7, 1828. Commenced busin		
[Incorporated Feb. 7, 1828. Commenced busin		.]
[Incorporated Feb. 7, 1828. Commenced busin	ness April 8, 1828.	.]
[Incorporated Feb. 7, 1828. Commenced busin WM. 8. JENKINS, President. J. Amount of permanent fund,	oess April 8, 1828.	ART, Secretary.
[Incorporated Feb. 7, 1828. Commenced busing WM. S. JENKINS, President. J	OSEPH A. SMA	ART, Secretary. \$150,206 00
[Incorporated Feb. 7, 1828. Commenced busin WM. S. JENKINS, President. J. Amount of permanent fund,	OSEPH A. SMA BONDS, ETC. Par Value.	ART, Secretary. \$150,206 00 Market Value.
[Incorporated Feb. 7, 1828. Commenced busin WM. S. JENKINS, President. J Amount of permanent fund,	BONDS, ETC. Par Value. \$16,000 00	ART, Secretary. \$150,206 00 Market Value. \$19,880 00
[Incorporated Feb. 7, 1828. Commenced busing WM. 8. JENKINS, President. Amount of permanent fund,	BONDS, ETC. Par Value. \$16,000 00 10,000 00	ART, Secretary. \$150,206 00 Market Value. \$19,880 00 10,477 50
[Incorporated Feb. 7, 1828. Commenced busin WM. 8. JENKINS, President. J Amount of permanent fund,	BONDS, ETC. Par Value. \$16,000 00 10,000 00 5,000 00	Market Value. \$19,880 00 10,477 50 5,550 00
[Incorporated Feb. 7, 1828. Commenced busin WM. 8. JENKINS, President. J. Amount of permanent fund,	BONDS, ETC. Par Value. \$16,000 00 10,000 00 5,000 00 27,000 00	Market Value. \$150,206 00 Market Value. \$19,880 00 10,477 50 5,550 00 28,620 00
[Incorporated Feb. 7, 1828. Commenced busing WM. 8. JENKINS, President. Amount of permanent fund,	BONDS, ETC. Par Value. \$16,000 00 10,000 00 5,000 00 27,000 00 15,000 00	Market Value. \$150,206 00 Market Value. \$19,880 00 10,477 50 5,550 00 28,620 00 15,750 00
[Incorporated Feb. 7, 1828. Commenced busin WM. 8. JENKINS, President. J Amount of permanent fund,	BONDS, ETC. Par Value. \$16,000 00 10,000 00 27,000 00 15,000 00 10,000 00	Market Value. \$150,206 00 Market Value. \$19,880 00 10,477 50 5,550 00 28,620 00 15,750 00 10,500 00
[Incorporated Feb. 7, 1828. Commenced busing WM. S. JENKINS, President. Amount of permanent fund,	BONDS, ETC. Par Value. \$16,000 00 10,000 00 27,000 00 15,000 00 10,000 00 2,000 00 2,000 00	Market Value. \$150,206 00 Market Value. \$19,880 00 10,477 50 5,550 00 28,620 00 15,750 00 10,500 00 2,060 00
[Incorporated Feb. 7, 1828. Commenced busing WM. 8. JENKINS, President. Amount of permanent fund,	BONDS, ETC. Par Value. \$16,000 00 10,000 00 27,000 00 15,000 00 10,000 00	Market Value. \$150,206 00 Market Value. \$19,880 00 10,477 50 5,550 00 28,620 00 15,750 00 10,500 00
[Incorporated Feb. 7, 1828. Commenced busing WM. 8. JENKINS, President. Amount of permanent fund,	BONDS, ETC. Par Value. \$16,000 00 10,000 00 27,000 00 15,000 00 2,000 00 2,000 00 10,000 00 10,000 00	Market Value. \$150,206 00 Market Value. \$19,880 00 10,477 50 5,550 00 28,620 00 15,750 00 10,500 00 2,060 00 10,300 00 10,650 00
[Incorporated Feb. 7, 1828. Commenced busing WM. 8. JENKINS, President. Amount of permanent fund,	BONDS, ETC. Par Value. \$16,000 00 10,000 00 27,000 00 15,000 00 10,000 00 2,000 00 10,000 00	Market Value. \$150,206 00 Market Value. \$19,880 00 10,477 50 5,550 00 28,620 00 15,750 00 10,500 00 2,060 00 10,300 00
[Incorporated Feb. 7, 1828. Commenced busing WM. 8. JENKINS, President. Amount of permanent fund,	BONDS, ETC. Par Value. \$16,000 00 10,000 00 27,000 00 15,000 00 2,000 00 2,000 00 10,000 00 10,000 00	Market Value. \$150,206 00 Market Value. \$19,880 00 10,477 50 5,550 00 28,620 00 15,750 00 10,500 00 2,060 00 10,300 00 10,650 00
[Incorporated Feb. 7, 1828. Commenced busing WM. 8. JENKINS, President. Amount of permanent fund,	BONDS, ETC. Par Value. \$16,000 00 10,000 00 27,000 00 15,000 00 2,000 00 10,000 00 10,000 00 10,000 00 10,000 00 5,000 00	Market Value. \$150,206 00 Market Value. \$19,880 00 10,477 50 5,550 00 28,620 00 15,750 00 10,500 00 2,060 00 10,300 00 10,650 00 5,250 00
[Incorporated Feb. 7, 1828. Commenced busing WM. 8. JENKINS, President. Amount of permanent fund,	BONDS, ETC. Par Value. \$16,000 00 10,000 00 27,000 00 10,000 00 2,000 00 10,000 00 10,000 00 2,000 00 10,000 00 5,000 00 5,000 00 5,000 00	Market Value. \$150,206 00 Market Value. \$19,880 00 10,477 50 5,550 00 28,620 00 15,750 00 10,500 00 2,060 00 10,300 00 10,650 00 5,250 00 5,425 00

	Par Value.	Market Value.
Helena (Montana) Water Company bonds, .	\$5,000 00	\$4,000 00
Chicago, Wisconsin and Minn. R.R. bonds, .	5,000 00	5,000 00
Northern Pacific & Montana Railroad bonds, .	10,000 00	3,400 00
Chicago, Peoria & St. Louis Railroad bonds, .	5,000 00	3,500 00
50 shares Boston Investment Company,	5,000 00	1,250 00
Auburn city Railway bonds,	10,000 00	5,000 00
Cleveland Cable bonds,	8,000 00	7,920 00
Andover Electric Company bonds,	5,500 00	6,050 00
Andover water bonds,	9,000 00	9,810 00
Globe Street Railway bonds,	10,000 00	9,900 00
Seattle city bonds,	5,000 00	5,100 00
Chicago city bonds,	6,000 00	6,060 00
15 shares Lawrence National Bank,	1,5 00 00	1,800 00
19 shares Andover National Bank,	1,900 00	1,995 00
	**************	*************
	\$222,900 00	\$213,897 50
Course on Accoma Dro	91 1004	
SUMMARY OF ASSETS DEC.		
Cash value of unencumbered real estate,	\$8,000 00	
Loans on mortgage of real estate (first liens*),	45,900 00	
Interest due or accrued thereon,	708 31	
Stocks, bonds, etc., as per schedule,	213,897 50	
Cash in the office of the company,	90 96	
Cash deposited in bank,	6,419 33	
Interest due and accrued,	4,359 06	
Premiums in course of collection (gross), .	11,631 99	
Gross assets,		\$291,007 15
T -		
LIABILITIES.	A4 77 4 00	
Losses adjusted, unpaid,	\$1,751 98	
Unearned premiums on outstanding risks, .	226,551 60	
Return premiums on cancelled policies,	182 34	
Surplus due on terminated policies,	4,595 33	
Commissions and brokerage,	1,794 84	
Gross liabilities,		234,876 09
Not each agests		\$56,131 06
Net cash assets,	• • •	\$30,131 OO
Income.		
Premiums outstanding Dec. 31, 1893,	\$11,364 57	
Premiums on risks written or renewed,	107,081 80	
Total,	\$118,446 37	
Premiums now in course of collection,	11,631 99	
Entire premiums collected	\$106.914.99	
Entire premiums collected,	\$ 106,814 38	
Less reinsurance and return premiums,	3,768 66	#100 0 4 F 70
Net cash premiums received,		\$103,045 72
* Value of lands mortgaged,	\$29,70	00 00
Value of buildings thereon,	69,2	50 00
Amount of insurance held as collateral,	54,68	50 00

Received for extra premiums,	\$1,362 46
Interest received on mortgages,	1,794 15
Interest and dividends received from all other sources,	12,016 38
Income from bonds sold,	1,450 00
Constant in the control of the contr	6110.000.71
Gross cash income,	\$119,668 71
,	
Expenditures.	
Cash paid for losses,	\$ 74,408 69
as profits on terminated policies,	48,776 32
for commissions and brokerage,	16,222 57
for salaries of officers and employees,	7,279 00
for State and local taxes,	961 86
for rents,	600 00
for incidentals,	4,117 02
0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	4470.007.40
Gross cash expenditures,	\$ 152,365 4 6
RISKS AND PREMIUMS.	
	Conting't Prem's.
	\$432,694 73
Risks written during 1894, . 6,841,416 00 107,081 80	107,081 80
Total 224 220 200 00 2520 776 52	0590 776 59
Total, \$34,889,890 00 \$539,776 53	\$539,776 53
Risks terminated during 1894, . 5,714,017 00 86,673 33	86,673 33
In force at end of year, \$29,175,873 00 \$453,103 20	\$ 453,103 20
	W100,100 20
Miscellaneous.	
	ecc 005 00
Losses incurred during the year,	
Percentage of profits or surplus returned during 1894, . 25, 50	, to per eent.
MIDDLESEX MUTUAL FIRE INSURANCE COMPANY,	CONCORD.
[Incorporated March 3, 1826. Commenced business March 29, 1826	3.]
GEORGE HEY WOOD, President. RICHARD F. BARR	ETT, Secretary.
Amount of norman and found	4907 590 81
Amount of permanent fund,	\$ 327,532 8 4
DETAILED STATEMENT OF STOCKS, BONDS, ETC.	
Par Value.	Market Value.
33 shares Blackstone National Bank, Boston, \$3,300 00	\$3,291 75 2,358 75
20 21 21 21 21 21 21 21 21 21 21 21 21 21	2,358 75 2,522 00
53 "Boston National Bank, Boston, 5,300 00	5,326 50
25 " Eliot National Bank, Boston, . 2,500 00	3,337 50

Market Value. Loaned Thereon.

\$1,800 00

\$950 00 }

1,200 00 \$

	Par Value.	Market Value.
54 shares Howard National Bank, Boston, .	\$5,400 00	\$5,238 00
30 " Revere National Bank, Boston, .	3,000 00	2,880 00
113 " Shawmut National Bank, Boston, .	11, 300 00	13,334 00
20 " Faneuil Hall Nat'l Bank, Boston, .	2,000 00	2,700 00
44 " No. American Nat'l Bank, Boston, .	4,400 00	5,060 00
10 " Central National Bank, Boston, .	1,000 00	1,300 00
30 " Traders' National Bank, Boston, .	3,000 00	1,935 00
18 " State National Bank, Boston,	1,800 00	2,088 00
10 " Market National Bank, Boston, .	1,000 00	850 00
5 " Suffolk National Bank, Boston, .	500 00	502 50
30 " Commercial Nat'l Bank, Boston, .	3,000 00	2,430 00
33 " Concord National Bank, Concord, .	3,300 00	5,379 00
57 " Boston & Albany Railroad,	5,700 00	11,970 00
88 5 2 Cleveland and Canton Railroad, .	8,852 00	221 30
100 " Fitchburg Railroad,	10,000 00	8,700 00
50 " Philadelphia, Wil. & Balt. R.R., .	2,500 00	3,237 50
216 " Chicago, Burl. & Quincy Railroad,	21,600 00	16,228 00
230 " Atchison, Topeka & Santa Fé R.R.,	23,000 00	977 50
120 " Pullman Palace Car Co.,	12,000 00	18,450 00
50 " Massachusetts Real Estate Co., .	5,000 00	4,000 00
Eastern Railroad bonds,	6,000 00	7,290 00
Burlington & Missouri Railroad bonds,	7,000 00	6,790 00
Chicago, Burlington & Quincy R.R. bonds, .	14,000 00	15,000 00
Portland & Ogdensburg RR. bonds,	20,000 00	21,200 00
Akron & Chicago June. Railroad bonds,	10,000 00	10,400 00
Chicago, Burlington & Northern R.R. bonds,.	2,000 00	2,080 00
Atchison, Topeka & Santa Fé Railroad bonds,	6,328 75	2,485 88
Fitchburg Railroad bonds,	20,000 00	20,400 00
Cincinnati, Ham. & Dayton Railroad bonds, .	10,000 00	10,500 00
Concord and Montreal Railroad bonds,	25,000 00	26,000 00
Conn. & Passumpsic Rivers R R. bonds,	15,000 00	15,750 00
Cleveland, L. & Wheeling R.R.,	10,000 00	10,200 00
East Middlesex Street Railway bonds,	10,000 00	10,400 00
Globe Street Railway bonds,	10,000 00	10,000 00
Illinois Steel Company bonds,	10,000 00	9,500 00
United States bonds,	10,000 00	11,325 00
Bath city bonds,	3,000 00	3,360 00
Toledo city bonds,	10,000 00	10,600 00
Cambridge city bonds,	20,000 00	21,350 00
Omaha city bonds,	5,000 00	5,237 50
Concord water bonds,	4, 500 00	5,400 00
Concord school loan,	1,000 00	1,100 00
	\$ 372,380 75	\$360,685 68
Securities held as collateral for cash loans: -		

	. Market Value. Loaned Thereon.
9 shares Chicago & West Michigan R.R., .	\$126 00)
8 " New England Tel. & Tel. Co.,	536 00
71 " Illinois Steel Co.,	3,408 00 \$8,500 00
58 " Pemberton Mills,	7,250 00)
60 " Chicago, R. I. & P. Railroad,	3,870 00
Lake Shore Railroad bonds,	1,200 00 } 4,500 00
Crystal Lake water bonds,	1,000 00
7 shares American Bell Telephone.Co.,	1,331 75 1,000 00
	\$20,871 75 \$15,800 00
SUMMARY OF ASSETS DEC	31, 1894.
Cash value of unencumbered real estate,	\$ 31,700 00
Loans on mortgage of real estate (first liens*),	97,675 00
Interest due or accrued thereon,	4,822 08
Stocks, bonds, etc., as per schedule,	360,685 68
Loans on collateral security, as per schedule, .	15,800 00
Loans on personal security,	32,850 00
Cash in the office of the company,	2,976 13
Cash deposited in bank,	12,924 84
Interest due and acerued,	3,916 39
Premiums in course of collection (gross),	14,741 38
Rents due and accrued,	350 00
Gross assets,	
Gross assets,	\$578,441 50
Liabilities.	
Losses elaimed and reported,	\$1,034 00
Unearned premiums on outstanding risks, .	273,478 65
Surplus due on terminated policies,	5,345 36
Commissions and brokerage,	2,058 45
<u> </u>	-,
Gross liabilities	281,916 46
Gross liabilities,	281,916 46
Second Representation of the Gross liabilities,	2200 727 04
	2002 507 04
Net cash assets,	2002 507 04
Net cash assets,	\$296,525 04
Net cash assets,	\$14,510 50 146,901 41
Net cash assets,	\$14,510 50 146,901 41 \$161,411 91
Net cash assets,	\$14,510 50 146,901 41
Net cash assets,	\$14,510 50 146,901 41 \$161,411 91
Net cash assets,	\$14,510 50 146,901 41 \$161,411 91 14.741 38
Net cash assets,	\$14,510 50 146,901 41 \$161,411 91 14.741 38 \$146,670 53
Net cash assets,	\$14,510 50 146,901 41 \$161,411 91 14.741 38 \$146,670 53 2,740 07 \$143,930 46 1,686 48
INCOME. Premiums outstanding Dec. 31, 1893,	\$14,510 50 146,901 41 \$161,411 91 14.741 38 \$146,670 53 2,740 07 \$143,930 46
Net cash assets,	\$14,510 50 146,901 41 \$161,411 91 14.741 38 \$146,670 53 2,740 07 \$143,930 46
INCOME. Premiums outstanding Dec. 31, 1893, Premiums on risks written or renewed,	\$14,510 50 146,901 41 \$161,411 91 14.741 38 \$146,670 53 2,740 07 \$143,930 46 1,686 48
INCOME. Premiums outstanding Dec. 31, 1893,	\$14,510 50 146,901 41 \$161,411 91 14.741 38 \$146,670 53 2,740 07 \$143,930 46

Income from rents,	\$ 890 00
Profit and loss account,	146 59
Gross cash income,	9,275 79
G1055 6132 1200 210, 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	,,
Expenditures.	
Cash paid for losses,	3,806 74
	0,538 30
for commissions and brokerage, 2	1,895 48
± 0 /	8,853 35
	1,904 28
for incidentals,	5,045 13
Gross cash expenditures,	2,043 28
RISKS AND PREMIUMS.	
	g't Prem's. 1,246 14
	6,901 41
Total, \$44,221,634 00 \$658,147 55 \$658	8,147 55
·	1,190 25
In force at end of year, . \$36,732,516 00 \$546,957 30 \$54	6,957 30
. ·	
MISCELLANEOUS.	
MISCELLANEOUS. Losses incurred during the year	8.285 00
Losses incurred during the year,	
Losses incurred during the year,	
Losses incurred during the year,	
Losses incurred during the year,	per cent.
Losses incurred during the year,	per cent.
Losses incurred during the year,	oer cent.
Losses incurred during the year,	oer cent.
Losses incurred during the year,	oer cent.
Losses incurred during the year,	ORD. Secretary.
Losses incurred during the year,	ORD. Secretary. 7,562 74
Losses incurred during the year,	Secretary. 7,562 74
Losses incurred during the year,	Secretary. 7,562 74 rket Value. 4,280 00
Losses incurred during the year,	Secretary. 7,562 74 rket Value. 4,280 00 5,200 00
Losses incurred during the year,	FORD. Secretary. 7,562 74 rket Value. 4,280 00 5,200 00 978 75
Losses incurred during the year,	Secretary. 7,562 74 rket Value. 4,280 00 5,200 00
Losses incurred during the year,	FORD. Secretary. 7,562 74 rket Value. 4,280 00 5,200 00 978 75
Losses incurred during the year,	FORD. Secretary. 7,562 74 rket Value. 4,280 00 5,200 00 978 75
Losses incurred during the year,	FORD. Secretary. 7,562 74 rket Value. 4,280 00 5,200 00 978 75
Losses incurred during the year,	FORD. Secretary. 7,562 74 rket Value. 4,280 00 5,200 00 978 75

Premiums in course of collection (gross), Unpaid assessments on deposit notes, \$2,020 40 Premiums more than 3 months due, 212 78	\$8,050	38	
Gross assets,			\$35,024 96
LIABILITIES.			
Losses claimed and reported,	\$1,975		
Unearned premiums on outstanding risks, .	22,728		
Return premiums on cancelled policies,	842		
Surplus due on terminated policies,		37	
Commissions and brokerage,	2, 036		
Gross liabilities,			27,672 64
aross monutos,			
Net cash assets,		•	\$7 ,352 32
Income.			
Premiums outstanding Dec. 31, 1893,	\$1,187	26	
Same not collected,	198		
, the second sec			
Net collected,	\$988	61	
Premiums on risks written or renewed,	46,481		
m . l	045.450		
Total,	\$17,470		
Premiums now in course of collection,	8,263	10	
Entire premiums collected,	\$39,207	16	
Less reinsurance and return premiums,	10,025		
*		_	
Net cash premiums received,			\$29,181 96
			113 56
Interest and dividends received from all sources,			412 50
Received from assessments,	•	•	1,555 19
Gross cash income,			\$31,263 21
Expenditures.			
Cash paid for losses,	\$10,825	73	
Deduct salvage,	74		
,			
Net cash paid for losses,			\$10,751 14
Cash paid for commissions and brokerage, .		•	5,538 90
for salaries of officers and employees,		•	1,131 40
for State and local taxes,		•	439 65
for rents,	•	•	88 00
for incidentals,	•	•	1,835 07
Gross cash expenditures,			\$19,784 16

RISKS	AND	PREMIUMS.

	Amount.	Cash Pre	m's.	Conting't Prem's.	
Risks outstanding Dec. 31, 1893,	\$1,573,117	00 \$19,803	10	\$19,803 10	
Risks written during 1894,	3,380,629	00 46,481	71	46,481 71	
Total,	\$4,953,746	00 \$66,284	81	\$66,284 81	
Risks terminated during 1894,.	1,457,833	00 17,894	: 33	17,894 43	
In force at end of year,	\$ 3,495,913	00 \$48,390	48	\$48,390 48	
Deduct amount reinsured, .	27,500	00 287	82	287 82	
Net amount in force,	\$3,468,413	00 \$48,102	66	\$48,102 66	
MISCELLANEOUS.					
Losses incurred during the year	, .	• •		\$12,751 00	

MUTUAL FIRE ASSURANCE COMPANY, SPRINGFIELD.

[Incorporated Feb. 23, 1827. Commenced business July 26, 1827.]

ALFRED ROWE, President.				FRA.	NA A.	100	NG, Secretary.
Amount of permanent fund,	•	•	•		٠.		\$ 117,216 93

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par Value.	Market Value.
Union Pacific Railroad bonds,	\$8,000 00	\$8,000 00
Vermont Valley Railroad bonds,	4,000 00	4,400 00
Chicago, Burlington & Northern R.R bonds, .	500 00	525 00
Western Union Telegraph bonds,	7,000 00	7,700 00
Chesapeake & Ohio Railroad bonds,	4,000 00	4,240 00
Ohio Southern Railroad bonds,	3,000 00	2,790 00
Atchison, Topeka & Santa Fé R.R. bonds, .	5,000 00	4,500 00
Chicago, Burlington & Quincy Railroad bonds,	500 00	500 00
Philadelphia, Wilmington & Balt. R.R. bonds,	4,000 00	4,000 00
75 shares Second National Bank, Springfield,	7,500 00	10,125 00
61 " Chicopee Nat'l Bank, Springfield, .	6,100 00	9,455 00
25 " John Hancock Nat'l Bank, Spr'ld, .	2,500 00	3,125 00
25 " First National Bank, Springfield, .	2,500 00	2,500 00
25 " Chapin National Bank, Springfield,	2,500 00	3,625 00
10 " Monson National Bank, Monson, .	1,000 00	1,500 00
10 " First National Bank, Chicopee, .	1,000 00	1,500 00
50 " Hadley Falls Nat'l Bank, Holyoké,	5,000 00	7,500 00
50 " Commerce National Bank, Boston,	5,000 00	5,650 00
20 " Springfield Nat'l Bank, Springfield,	2,000 00	2,500 00

	Par Val	ue.	Market Value.
86 shares Boston & Albany Railroad,	\$9,600		\$19,968 00
150 " N. Y. Central & Hudson River R.R.,	15,000	00	14,700 00
55 " Chicago, Burlington & Quincy R.R.,	5,500	00	3,905 00
50 " Union Pacific Railroad,	5,000	00	550 00
40 " Lake Shore & Michigan So. R.R., .	4,000	00	5,440 00
	\$110,200	00	\$128,698 00
SUMMARY OF ASSETS DEC.	31, 1894.		,
Loans on mortgage of real estate (first liens*),	\$19,950	00	
Interest due or accrued thereon,	233		
Stocks, bonds, etc., as per schedule,	128,698		
Cash in the office of the company,	468		
Cash deposited in bank,	8,055		
Premiums in course of collection (gross),	615		
Gross assets,	010		\$ 158,019 94
Gross account, i i i i i i			\$100,010 01
Liabilities.			
Unearned premiums on outstanding risks, .	\$ 37,305	42	
Surplus due on terminated policies,	222		
Gross liabilities,			37,527 49
Net cash assets,			\$120,492 45
INCOME.			
	\$14,657	Λ <u>ο</u>	
Premiums on risks written or renewed, Premiums now in course of collection,			
	615	0±	@14.041.00
Net cash premiums received,			\$14,041 98
Received for extra premiums,	• •	•	134 88
Interest received on mortgages,		•	1,280 71
Interest and dividends received from all other se	ources, .	•	6,201 00
Gross eash income,			\$ 21,658 57
Expenditures.			** 15° 05
Cash paid for losses,		•	\$6,155 97
as profits on terminated policies,		•	10,274 65
for salaries of officers and employees	,	•	3,358 00
for State and local taxes,		•	137 36
for rents,	• •	•	761 82
Gross cash expenditures,	• •		\$20,687 80
* Total value of property mortgaged,	\$	31,50	0 00

Itions	AND I REMIUMS		
D'ala antitan lina Day 21 1000	Amount.	Cash Prem's.	
Risks outstanding Dec. 31, 1893,	\$ 4,672,363 00 946,650 00	\$71,523 69	\$143,047 38 14,657 02
Risks written during 1894,	940,000 00	14,657 02	14,057 02
Total,	\$5.619.013.00 ·	\$86,180 71	\$157,704 40
Risks terminated during 1894,.	798,090 00	11,569 87	23,125 99
thishs terminated during 1001,			20,120 00
In force at end of year,	\$ 4,820,923 00	\$74,610 84	\$134,578 41
,	, , ,		•
Misc	ELLANEOUS.		
Losses incurred during the year,			\$4,774 00
Percentage of profits or surplus		1894	90 per cent.
	*	•	<u> </u>
_			
MUTUAL PROTECTION FIR	E INSURANCE	E COMPAN	Y, BOSTON.
[Incorporated April 10, 186]	. Commenced busin	ess July 15, 1864]
AMOS STONE, President.			AST, Secretary.
			ADI, Becrewing.
Office, Thomp	son Square, Char	riesiown.	
Amount of permanent fund Dec.	31, 1894,		\$52,6 39 30
DETAILED STATEM	ENT OF STOCKS,		
10 shares Monument National B	onlz	Par Value.	Market Value.
20 " National Bank of the l		\$1,000 00 2,000 00	\$2,300 00 3,200 00
31 " Charlestown Gas and I	•	1,550 00	2,015 00
10 " Somerville Electric Li	•	1,000 00	1,000 00
50 "Atch., Top. & Santa F	~	5, 000 00	250 00
Northern Pacific Railroad bonds		2,000 00	2,280 00
	,		
	•	\$12,55 0 00	\$11,045 00
STANFARY OF	Accoma Dag 2	1 1004	
	ASSETS DEC. 3		
Cash value of unencumbered re		\$14,900 00	
Loans on mortgage of real estate		26,200 00	
Interest due or accrued thereon,		1,413 64	
Stocks, bonds, etc., as per schedule. Cash in the office of the compar	•	11,045 00 1,027 25	
011 1111	· · ·	11,547 48	
Premiums in course of collection		514 21	
	11 (81055),	420 56	
Rents due and accrued			
Rents due and accrued, Premiums more than 3 months	due. \$474_69	420 00	
Rents due and accrued, Premiums more than 3 months Gross assets,	due, \$474 62	420 00	\$ 67,068 14

Unearned premiums on outstanding risks, \$9,543 65 Surplus due on terminated policies, 268 52 Gross liabilities, \$\frac{1}{2}\$\$ \$268 52 Gross liabilities, \$\frac{1}{2}\$\$ \$\$\$ \$\$\$ \$\$\$ \$\$\$ \$\$\$ \$\$\$ \$\$\$ \$\$\$ \$\$\$	1	LIABILITIES.		
Net cash assets,	_	-	\$9,543 65	
Net cash assets,		cies,	268 52	******
Name	Gross habilities,	• • •		\$9,812 17
Net collected,	Net cash assets,			\$ 57,255 9 7
Net collected,		INCOME.		
Net collected,	· ·			
Total,	Same not collected,	a a •	3 81	
Total,	Net collected,		\$508 94	
Premiums now in course of collection,	Premiums on risks written or re	enewed,	5,951 49	
Premiums now in course of collection,	Total,	• • •	\$6,460 43	
Net cash premiums received,				
Net cash premiums received,	Entire premiums collected, .		\$5,471 60	
Received for extra premiums,	*			
Received for extra premiums,	Net each premiums received			\$5 377 91
Interest received on mortgages,	*			
Interest and dividends received from all other sources,	Interest received on mortgages,			
EXPENDITURES. Cash paid for losses,	Interest and dividends received f	rom all other sour	ces,	876 36
EXPENDITURES. Cash paid for losses,	Income from rents,			627 20
Cash paid for losses,	Gross cash income,			\$8,760 06
Cash paid for losses,	E:	XPENDITHRES.		
as profits on terminated policies,				\$34.66
for commissions and brokerage,				
for rents,	_	_		
### Risks AND PREMIUMS. Risks AND PREMIUMS. Amount. Risks outstanding Dec. 31, 1893, \$1,304,853 00 \$15,719 03 \$15,719 03 \$15,719 03 \$15,719 03 \$15,719 03 \$15,719 04 \$21,670 49 \$21,670 49 Risks terminated during 1894, \$1,735,758 00 \$21,670 49 \$21,670 49 Risks terminated during 1894, \$1,405,733 00 \$17,927 08 \$17,927 08 Miscellaneous. Losses incurred during the year, \$35 00	for State and local tax	xes,		513 90
RISKS AND PREMIUMS. Amount. Risks outstanding Dec. 31, 1893, \$1,304,853 00 \$15,719 03 \$15,719 03 \$15,719 03 \$15,719 03 \$15,719 03 \$15,719 04 5,951 46 Total, \$1,735,758 00 \$21,670 49 \$21,670 49 Risks terminated during 1894, . 330,025 00 3,743 41 In force at end of year, \$1,405,733 00 \$17,927 08 \$17,927 08 MISCELLANEOUS. Losses incurred during the year, \$35 00				500 00
Risks and Premiums. Amount. Risks outstanding Dec. 31, 1893, \$1,304,853 00 \$15,719 03 \$15,719 03 Risks written during 1894, 430,905 00 5,951 46 Total, \$1,735,758 00 \$21,670 49 \$21,670 49 Risks terminated during 1894, 330,025 00 3,743 41 In force at end of year, \$1,405,733 00 \$17,927 08 Miscellaneous. Losses incurred during the year, \$35 00	for repairs on real es	tate,	• •	326 18
Amount. Risks outstanding Dec. 31, 1893, \$1,304,853 00 Risks written during 1894, \$1,735,758 00 Risks terminated during 1894, \$1,735,758 00 Risks terminated during 1894, \$1,405,733 00 MISCELLANEOUS. Losses incurred during the year,	Gross cash expenditures, .			\$4,668 17
Amount. Risks outstanding Dec. 31, 1893, \$1,304,853 00 Risks written during 1894, \$1,735,758 00 Risks terminated during 1894, \$1,735,758 00 Risks terminated during 1894, \$1,405,733 00 MISCELLANEOUS. Losses incurred during the year,	Risks	AND PREMIUMS.		
Risks written during 1894, . 430,905 00 5,951 46 5,951 46 Total, \$1,735,758 00 \$21,670 49 \$21,670 49 Risks terminated during 1894, . 330,025 00 3,743 41 In force at end of year, \$1,405,733 00 \$17,927 08 MISCELLANEOUS. Losses incurred during the year, \$35 00		Amount.	Cash Prem's.	
Total, \$1,735,758 00 \$21,670 49 \$21,670 49 Risks terminated during 1894, . 330,025 00 3,743 41 In force at end of year, \$1,405,733 00 \$17,927 08 \$17,927 08 MISCELLANEOUS. Losses incurred during the year, \$35 00				
Risks terminated during 1894, . 330,025 00 3,743 41 3,743 41 In force at end of year, . \$1,405,733 00 \$17,927 08 \$17,927 08 MISCELLANEOUS. Losses incurred during the year, \$35 00	Risks written during 1894,	430,905 00	5,951 46	5,951 46
Risks terminated during 1894, . 330,025 00 3,743 41 3,743 41 In force at end of year, . \$1,405,733 00 \$17,927 08 \$17,927 08 MISCELLANEOUS. Losses incurred during the year, \$35 00	Total,	\$1,735,758 00	\$21,670 49	\$21,670 49
MISCELLANEOUS. Losses incurred during the year,	•		•	
Losses incurred during the year,	In force at end of year,	\$1,405,733 00	\$ 17,927 08	\$ 17,927 08
Losses incurred during the year,	Mı	SCELLANEOUS.		
				\$35 00

NEWBURYPORT MUTUAL FIRE INSURANCE COMPANY, NEWBURYPORT.

[Incorporated February, 1829. Commenced business May 1, 1829.]

AMOS NO	YES, President.	LAWR	ENCE W. BRO	WN, Secretary.
Amount	of permanent fund,	•		\$ 27 , 021 89
	DETAILED STATEMENT OF ST	rocks, l		
100 1	31 - 37 (1) D -1 37 1 4		Par Value.	Market Value.
	es Mer. Nat'l Bank, Newburyport,		\$2,000 00	\$2,400 00
9 "	Mech. Nat'l Bank, Newburypor		900 00	1,170 00
01	Ocean Nat'l Bank, Newburypor		1,550 00	1,705 00 1,650 00
15 " 10 "	Washington Nat'l Bank, Boston Hide & Lea. Nat'l Bank, Boston		1,500 00	1,085 00
10 "		ι, .	1,000 00 1,000 00	850 00
10 "	Market Nat'l Bank, Boston, . Shoe and Lea. Nat'l Bank, Bos	ton	1,000 00	890 00
10 "	Traders' Nat'l Bank, Boston,.	ton,	1,000 00	750 00
10 "	Chicago & Northwestern Railre	ood.	1,000 00	970 00
14 "	Chicago, Burlington & Quincy B		1,400 00 1,400 00	994 00
10 "	Atch, Topeka & Santa Fé R.R.,		1,000 00	40 00
20 "	Boston & Maine Railroad, .	•	2,000 00	3,200 00
10 "	Westinghaus, preferred,	•	500 00	490 00
5 "	General Electric,		500 00	350 00
	Railroad bonds,		1,500 00	1,605 00
	arl. & Northern Railroad bonds,.		2,000 00	2,080 00
	opeka & Santa Fé R.R. bonds, .		6,000 00	3,275 00
	ated Railroad of Vermont bonds,		2,000 00	1,780 00
	er city bonds,		1,000 00	1,130 00
	,		\$28,850 00	\$26,414 00
	SUMMARY OF ASSETS I	DEC. 31,	, 1894.	
Loans or	n mortgage of real estate (first lien	s*),	\$700 00	
	due or accrued thereon,		19 00	
Stocks,	bonds, etc., as per schedule,		26,414 00	
	posited in bank,	•	556 79	
Interest	due and accrued,		2,492 68	
Premiun	as in course of collection (gross),		19 00	
Gro	ss assets,	•		\$30,201 47
	Liabilitie	S.		
Losses a	djusted, unpaid,		\$20 25	
	d premiums on outstanding risks,		4,391 73	
	ss liabilities,	•		4,411 98
Net	cash assets,	•		\$25,789 49
	* Value of lands mortgaged,		\$	900 00

INCOME.

INCOME.	
Premiums on risks written or renewed, \$1,414 80	
Less reinsurance and return premiums, 89 50	
Net cash premiums received,	30
Received for extra premiums,	50
Interest and dividends received from all sources, 1,087	57
Income from all other sources,	30
Gross cash income,	<u>-</u> 67
Expenditures.	
Cash paid for losses,	5 7
as profits on terminated policies, 897	4 0
for salaries of officers and employees, 550 (00
for State and local taxes,	79
for rents,	00
for incidentals,	06
Gross cash expenditures,	32
RISKS AND PREMIUMS.	
Amount. Cash Prem's. Conting't Prem	's.
Risks outstanding Dec. 31, 1893, \$677,975 00 \$8,355 55 \$33,422 2	
Risks written during 1894, . 108,650 00 1,414 80 5,659 5	20
Total, \$786,625 00 \$9,770 35 \$39,081	40
Risks terminated during 1894, . 89,790 00 986 90 3,947 6	
In force at end of year, \$696,835 00 \$8,783 45 \$35,133 8	- 30
MISCELLANEOUS.	
Losses incurred during the year, '. '. ' \$1,714 (Percentage of profits or surplus returned during 1894, 100 per centage.	

NEW ENGLAND MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated Jan. 20, 1894. Commenced business March 1, 1894.]

JOHN J. WHIPPLE, President.

RANSOM D. PRATT, Secretary.

Office, 36 Central Street.

SUMMARY OF ASSETS DEC. 31, 1894.

Cash in the office of the company,	\$1,180 64	
Cash deposited in bank,	13,476 45	
Interest due and accrued,	17 30	
Premiums in course of collection (gross), .	17.73 6 90	
Premiums more than 3 months due, \$260 88	•	
Gross assets,		\$32,411 29

	Liabii	ITIES.					
Losses adjusted, unpaid, .				\$17	3 64		
Unearned premiums on outstan			į	26,21			
Due and accrued for rent, salar			•		7 02		
Commissions and brokerage,			•	4,46			
9 1			•	4,40	00 00	200 001	11
Gross liabilities,	•		•			\$ 30,891	41
Not each agests						@1.510	00
Net cash assets,	•	•	•	• •	•	\$1,519	00
	Inco	ME.					
Premiums on risks written,				\$76 5S	24 44		
•							
Premiums now in course of col	lection,	•	•	17,99	17 78		
D. 4'				05050	00.00		
Entire premiums collected,				\$58,58			
Less reinsurance and return pr		-		21,59			
Net cash premiums received,			•			\$36,987	
Received for extra premiums,			•		•	261	88
Interest and dividends received	l from a	all sou	rces,			226	30
Income from rents,		•	•		•	250	00
Gross cash income, .		•	•	• •		\$37,726	12
E	EXPEND	ITURES	S.				
Cash paid for losses,				\$10,56	5 86		
Deduct salvage and reinsuranc					9 41		
Net cash paid for losses, .						\$9,396	45
Cash paid for commissions and			•			9,294	
for salaries of officer			7005	•	·	2,068	
for State and local to				•	•	2,000	
			•	•	•		
for rents,			•	•	•	583	
for incidentals,.		•	•	•	•	1,509	60
Gross cash expenditures,						\$23,069	03
Gross cash expenditures,	•	•	•	•	•	Ψ20,000	
RISKS AND PREMIUMS.							
KISK		mount.	LUMIO.	Cash Pr	om¹a	Conting't Pre	mia
Risks written during 1894,	. \$5,9		00	\$76,84		\$230,538	
				23,34		70,029	
Risks terminated during 1894,	. 1,0	69 ,32 5		20,09	.5 10	70,020	-50
In force at end of year, .	. \$4.34	46,835	00	\$53,50	3 22	\$160,509	66
Deduct amount reinsured, .		61,719			8 66	2,995	
2 oddot timotair Tomburou,							
Net amount in force, .	. \$4,2	85,116	00	\$52,5	04 56	\$157,513	68
Miscellaneous.							
		HILLOU				\$ 10,739	00
Losses incurred during the yea	τ, .	•	•	•	•	\$10,739	00

NORFOLK MUTUAL FIRE INSURANCE CO	MPANY,	DEDHAM.
[Incorporated Feb. 12, 1825. Commenced business	a July 1 1995	1
J. WHITE BELCHER, President. ELIC	JAH HOWE,	JR., Secretary.
Amount of permanent fund Dec. 31, 1893,		\$329,009 77
Increase during the year,		5,191 37
Permanent fund Dec. 31, 1894,		\$334,201 14
Permanent fund Dec. 31, 1894,	• •	ç004,201 14
DETAILED STATEMENT OF STOCKS, B	ONDS, ETC.	
	Par Value.	Market Value.
	\$5,000 00	\$5,100 00
Randolph town notes,	9,300 00	9,300 00
·	25,000 00	30,000 00
Boston city bonds,	10,000 00	11,000 00
	10,000 00	10,300 00
	5,000 00	5,000 00
Boston & Providence Railroad bonds,	20,000 00	20,800 00
Boston & Lowell Railroad bonds,	20,000 00	20,375 00
Maine Central Railroad bonds,	15,000 00	15,650 00
Oregon Short Line Railroad bonds,	10,000 00	8,600 00
Kan. City, St. J. & Council Bluffs R R. bonds,	9,000 00	10,800 00
	10,000 00	10,200 00
Atch., Topeka & Santa Fé R.R. bonds,	48,000 00	21,960 00
Northern Pacific Railroad bonds,	5,000 00	5,700 00
Philadelphia & Reading R.R. bonds,	8,000 00	9,680 00
Old Colony R.R. bonds,	22,000 00	22,860 00
Union Pacific Railway bonds,	25,000 00	20,700 00
Fremont, Elkhorn & Mo. Valley R.R. bonds, .	5,000 00	6,000 00
Fitchburg Railroad bonds,	20,000 00	20,400 00
Grand Avenue R'y, Kansas City, bonds,	5,000 00	4,800 00
Consolidated Street Railway Co. bonds,	5,000 00	5,250 00
Minneapolis Gas Light Co. bonds,	5,000 00	5,000 00
Conn. & Passumpsic Rivers R.R. bonds,	5,000 00	5,100 00
N. H. Trust Company bonds,	10,000 00	8,000 00
Western Security Company bonds,	5,000 00	3,750 00
N. E. Mortgage Security Co. bonds,	23,000 00	21,850 00
Lombard Investment Co. bonds,	5,000 00	3,100 00
Old Calas D.D. skalls	10,000 00	17,800 00
Boston & Lowell R.R. stock,	7,500 00	14,700 00
D . O All DD . I	12,500 00	25,625 00
Boston & Albany R.R. stock,	2,000 00	5,200 00
·	10,000 00	7,000 00
Chic., Burl. & Quincy R.R. stock,		400 00
Atch., Topeka & Santa Fé R.R. stock,	10,000 00	
Dedham Water Co. stock,	5,000 00	5,000 00

SUMMARY OF ASSETS DEC. 31, 1894.

\$401,300 00 \$397,000 00

Cash value of unencumbered real estate, . \$10,000 00 Loans on mortgage of real estate (first liens),. 50,500 00

Interest due or accrued thereon, \$826 46	
Stocks, bonds, etc., as per schedule, 397,000 00	
Cash deposited in bank, 9,053 85	•
Interest due and accrued, 4,662 66	
Premiums in course of collection (gross), 5,115 75	
Rents due and accrued, 208 33	
Extra premiums due,	
Premiums more than 3 months due, . \$104 25	
Gross assets,	\$477,560 84
(1035 455015)	Ψ111,000 01
LIABILITIES.	
Losses adjusted, unpaid, \$300 00	
Losses claimed and reported, 2,275 00	
Unearned premiums on outstanding risks, . 143,920 38	
Return premiums on cancelled policies, 129 17	
Surplus due on terminated policies, 3,811 29	
Gross liabilities,	150 195 01
Gross nabilities,	150,435 84
Net cash assets,	\$327,125 00
Income.	
Premiums outstanding Dec. 31, 1893, \$4,673 21	
Same not collected, 48 25	
Net collected, \$4,624 96	
Premiums on risks written or renewed, 67,989 29	
Total,	
Premiums now in course of collection, 5,220 00	
Entire premiums collected, \$67,394 25	
Less reinsurance and return premiums, 2,277 19	
Net cash premiums received,	\$65,117 06
-	4
Received for extra premiums,	1,637 13
Interest received on mortgages,	2,342 82
Interest and dividends received from all other sources,	17,879 30
Income from all other sources,	791 67
Gross cash income,	\$87,767 98
	, ,
Expenditures.	
Cash paid for losses,	\$23,532 69
as profits on terminated policies,	35,823 16
for commissions and brokerage,	10,150 50
for salaries of officers and employees,	6,290 51
for State and local taxes,	1,010 66
for incidentals,	946 96
for expenses on real estate,	485 84
Total on position of the control of	100 01
Gross cash expenditures, , , , , , , ,	\$78,240 32

RISKS AND PREMIUMS.	
Amount. Cash Prem's.	
Risks outstanding Dec. 31, 1893, \$18,986,176 00 \$275,681 53	
Risks written during 1894, . 4,742,353 00 67,989 29	67,989 29
Total,	\$ 343,670 82
Risks terminated during 1894, . 3,929,598 00 56,704 40	56,704 40
In force at end of year, \$19,798,931 00 \$286,966 42	\$286,966 42
MISCELLANEOUS.	
Losses incurred during the year,	\$23,133 00
Percentage of profits or surplus returned during 1894, 331, 50,	
	•
OLD COLONY MUTUAL FIRE INSURANCE COMPANY	, BOSTON.
[Incorporated March 13, 1894. Commenced business April 10, 189-	4.]
WILLIAM E. RUSSELL, President. RAYMOND HAY	ES, Secretary.
Office, 108 Water Street.	
SUMMARY OF ASSETS DEC. 31, 1894.	
Cash in the office of the company, \$2,295 13	
Cash deposited in bank,	
Interest due and accrued,	
Premiums in course of collection (gross), . 25,361 59	
Due from Obrion & Russell for organization	
expenses,*	
Premiums more than 3 months due, . \$294 25	
Gross assets,	\$ 42,726 56
Liabilities.	
Losses adjusted, unpaid, \$2,310 38	
Less reinsurance,	
Net amount of unpaid losses, \$2,150 57	
Unearned premiums on outstanding risks, . 36,053 90	
Return premiums on cancelled policies,	
Commissions and brokerage, 3,683 18	
Reinsurance not allowed, 187 43	
Gross liabilities,	42,204 81

^{. . . *} Amount has since been paid.

\$521 75

INCOME.			
Premiums on risks written or renewed, \$100	6,244 26		
Premiums now in course of collection, 25	5,655 84		
Entire premiums collected, \$80	0,588 42		
	3,091 83		
Net cash premiums received, —	\$47,496 59		
T	110 92		
	1,010 23		
Borrowed money,	1,500 00		
Gross cash income,	\$50,117 74		
Expenditures.			
Cash paid for losses, \$10	0,903 41		
	1,334 87		
Net cash paid for losses,	\$9,568 54		
Cash paid for commissions and brokerage,	9,200 34		
for salaries of officers and employees, .	5,541 42		
for State and local taxes,	692 05		
for rents,			
	1,500 00		
for incidentals,	7,757 34		
Gross cash expenditures,	\$31,309 69		
RISKS AND PREMIUMS.			
	sh Prem's. Conting't Prem's.		
	6,244 26 \$318,732 78		
Risks terminated during 1894, 2,515,153 00 27	7,486 15 82,458 45		
In force at end of year, \$5,235,942 00 \$78	8,758 11 \$236,274 33		
	6,916 26 20,748 78		
Net amount in force, . \$4,895,039 00 \$7	1,841 85 \$215,525 55		
Miscellaneous.			
Losses incurred during the year,	\$13,214 00		
V 10			
PAPER MILL MUTUAL INSURANCE COMPANY, BOSTON.			
[Incorporated November, 1886. Commenced business April 1, 1887.]			
R. W. TOPPAN, President. D. W. LANE, Secretary.			
DETAILED STATEMENT OF STOCKS, BONDS, ETC.			
	Par Value. Market Value.		
	5,000 00 \$5,250 00		
Fitchburg Railroad bonds,	5,000 00 5,150 00		

	Don Wal		Market Wales
Cincinnati, Sandusky & Cleveland R.R. bonds,	Par Val \$5,000		Market Value. \$5,250 00
Maine Central R R. bonds,	10,000		10,600 00
Pennsylvania R.R. bonds,	5,000		5,650 00
Newton Water bonds,	5,000		5,350 00
Boston & Albany R.R. bonds,	10,000		10,700 00
·			
	\$ 45,000	00	\$47,950 00
	4004		
SUMMARY OF ASSETS DEC. 31			
Stocks, bonds, etc., as per schedule,	\$47,950		
Cash in the office of the company,	45		
Cash deposited in bank,	11,650		
Interest due and accrued,	400		
Premiums in course of collection (gross), .	460	31	
Gross assets,			\$ 60,505 32
LIABILITIES.			
Unearned premiums on outstanding risks,	\$26,864	96	
State and local taxes,	106		
Gross liabilities,			26,971 09
			222 524 62
Net cash assets,	•	•	\$33,534 23
INCOME.			
Premiums outstanding Dec. 31, 1893,	\$429	25	
Same not collected,	67	30	
Not collected	0001	0.5	
Net collected,	\$361		
Premiums on risks written or renewed,	56,408	<u> </u>	
Total,	\$56,770	78	
Premiums now in course of collection,	460	31	
	A=0.010		
Entire premiums collected,	\$ 56,310		
Less reinsurance and return premiums,	2,816	98	0=0 400 40
Net cash premiums received,			\$53,493 49
Interest and dividends received from all sources,	• •	•	1,853 53
Gross cash income,			\$55,347 02
Expenditures.			
Cash paid for losses,			\$9,305 51
as profits on terminated policies, .			29,978 12
for salaries of officers and employees,		•	3,140 64
for State and local taxes,			517 02
for rents,			150 00
for inspections and incidentals, .			1,208 49
c II			
Gross cash expenditures,		•	\$44,299 78

RISKS AND PR	EMIUMS	•	
Amou		Cash Prem's.	
Risks outstanding Dec. 31, 1893, \$5,011,34		\$48,922 93	
Risks written during 1894, . 5,811,76	61 00	56,408 83	3 282,044 15
Total,	06.00	\$105,331 78	\$526,658 90
Risks terminated during 1894, 5,275,64		51,601 86	
			200,000
In force at end of year, \$5,547,40	61 00	\$53,729 99	2 \$268,649 60
Miscellani	EOUS.		
Losses incurred during the year,			. \$1,047 00
Percentage of profits or surplus returned		1894, .	$61_{\frac{3}{100}}^{\frac{7}{100}}$ per cent.
-	, i		
PATRONS' MUTUAL FIRE INSURAN	JOE C	OMPANY	WORCESTER
TATIONS MOTORE PIRE INSURAL	OE CO	omiani,	WOROESTER.
[Incorporated May 23, 1887. Comme	enced bus	iness Aug. 1, 18	887.]
N. B. DOUGLASS, President.		W. E. KN	IIGHT, Secretary.
SUMMARY OF ASSETS	DEC. 3	31, 1894.	
Cash in the office of the company, .		\$169 5	8
Cash deposited in bank,		1,370 3	
Premiums in course of collection (gross)		1,484 2	
(9)	20 00	,	
Gross assets,			- \$3,024 16
·			,
Liabiliti	tes.		
		\$99 6	7
Losses adjusted, unpaid,			
Return premiums on cancelled policies,	*	4,095 9 118 1	
Due and accrued for rent, salaries, etc.,		250 0	
Commissions and brokerage,	•	340 3	
Gross liabilities,	• •	940 9	- 4,904 18
Gross Habilities,	•	,	4,504 10
Balance against the company, .			. \$1,880 02
INCOME	E.		
Premiums outstanding Dec. 31, 1893,		\$ 364 0	0
Premiums on risks written or renewed,		8,044 3	
	·		
Total,	•	\$8,408 3	8
Premiums now in course of collection,		1,504 2	5
Entire premiums collected,		\$6,904 1	2
Less reinsurance and return premiums,	•	988 3	
and return premiums,	•	900 0	T.
Net cash premiums received,			\$5,915 79

Income from all other sources,	. \$16 74 . 162 70
Gross cash income,	. \$6,095 23
Expenditures.	
	04 224 20
Cash paid for losses,	. \$4,551 53
for commissions and brokerage,	. 947 16
for salaries of officers and employees,	. 1,791 59
for State and local taxes,	. 60 99
for rent and incidentals,	. 148 41
Gross cash expenditures,	. \$7,499 68
RISKS AND PREMIUMS.	
Amount. Cash Pre	m's. Conting't Prem's.
Risks outstanding Dec. 31, 1893, \$748,787 00 \$7,76	6 35 \$23,299 05
Risks written during 1894, . 483,519 00 8,04	4 38 24,133 14
Total,	0 73 \$47,432 19
• • • • • • • • • • • • • • • • • • • •	8 76 22,856 28
	22,000 20
In force at end of year, \$654,325 00 \$8,19	1 97 \$24,575 91
MISCELLANEOUS.	
Losses incurred during the year,	. \$4,651 00
QUINCY MUTUAL FIRE INSURANCE COMPA	NY, QUINCY.
[Incorporated March 22, 1851. Commenced business Ma	ne 1951 1
0	
CHARLES A. HOWLAND, President. W.	M. H. FAY, Secretary.
Amount of permanent fund,	. §350,000 00
DETAILED STATEMENT OF STOCKS, BONDS	, ETC.
Par V	alue. Market Value.
88 shares Rockland National Bank, Boston, . \$8,80	0 00 \$12,320 00
200 " Manufacturers' Nat'l Bank, Boston, 20,00	0 00 20,000 00
370 " Third National Bank, Boston, . 37,00	0 00 33,300 00
70 "Second National Bank, Boston, . 7,00	0 00 12,670 00
50 " First National Bank, Boston, 5,00	0 00 12,000 00
40 " Merchants' National Bank, Boston, 4,00	0 00 6,280 00
35 "State National Bank, Boston, . 3,50	0 00 4,060 00
	0 00 7,326 00
	0 00 3,552 00
50 " Hamilton National Bank, Boston, . 5,00	0 00 5,500 00
46 " Continental National Bank, Boston, 4,60	0 00 5,060 00

		Par Val		Market Value.
75 shar	es Redemption National Bank, Boston,	\$7,500		\$9,375 00
25 "	Market National Bank, Boston,	2,500		2,125 00
100 "	North National Bank, Boston, .	10,000		11,400 00
244 "	Mt. Wollaston Nat'l Bank, Quincy,	24,400		31,720 00
44 "	Granite National Bank, Quincy, .	4,400		5,940 00
50 "	Wachusett Nat'l Bank, Fitchburg,.	5,000		10,000 00
64 "	Hingham Nat'l Bank, Hingham, .	4,480		4,480 00
48 "	First Nat'l Bank, South Weymouth,	4,800	00	5,280 00
77 "	Union N'l Bank, South Weymouth,	7,700	00	8,085 00
10 "	Quinsigamond N'l B'k, Worcester,	1,000	00	1,100 00
50 "	Brockton National Bank, Brockton,	5,000	00	6,2 50 00
29 "	Plymouth National B'k, Plymouth,	2,900	00	3,045 00
25 "	First National Bank, West Newton,	2,500	00	2,500 00
200 "	Chicago, Burl. & Quincy R.R., .	20,000	00	14,000 00
300 "	Boston & Lowell Railroad,	30,000	00	58,800 00
11 "	Old Colony Railroad,	1,100	00	1,980 00
107 "	Hingham Cordage Co,	10,700	00	10,700 00
178 "	Lawrence Duck Co.,	17,800	00	17,800 00
8 "	Quincy Street Railway,	800	00	800 00
East Mic	ddlesex Street Railroad bonds,	10,000	00	10,000 00
	s State St. Safe Deposit and Trust Co.,	5,000		5,000 00
_	Burlington & Quincy Railroad Co., .	11, 500		11,700 00
Quincy	eity notes,	4,400	00	4,400 00
		\$298 680	00	\$358 548 00
		\$ 298,680	00	\$358,548 00
Securi	ties held as collateral for cash loans · —		00	\$358,548 00
Securi	ties held as collateral for cash loans:—			\$358,548 00 Loaned Thereon.
	ties held as collateral for cash loans:—es Indiana M'f'g Co,		ue.	Loaned Thereon.
		Market Val	ue. 00	Loaned Thereon. \$2,700 00
200 shar 12 "	es Indiana M'f 'g Co,	Market Valu	ue. 00 00 7	Loaned Thereon. \$2,700 00
200 shar 12 " 15 "	es Indiana M'f 'g Co,	Market Value \$10,000 1,500 1,500 6,500	ue. 00 00 00 00	Loaned Thereon. \$2,700 00
200 shar 12 " 15 " Decatur Lynn &	es Indiana M'f'g Co,	Market Value \$10,000 1,500 1,500	ue. 00 00 00 00	Loaned Thereon. \$2,700 00
200 shar 12 " 15 " Decatur Lynn & Duluth (es Indiana M'f 'g Co,	Market Value \$10,000 1,500 1,500 6,500 15,000 36,720	ue. 00 00 00 00 00 00 00 00	Loaned Thereon. \$2,700 00 2,500 00 10,000 00 14,000 00
200 shar 12 " 15 " Decatur Lynn & Duluth (New Wh	es Indiana M'f'g Co,	Market Value \$10,000 1,500 1,500 6,500 15,000	ue. 00 00 00 00 00 00 00 00	Loaned Thereon. \$2,700 00 2,500 00 10,000 00 14,000 00
200 shar 12 " 15 " Decatur Lynn & Duluth (New WI 50 share	es Indiana M'f'g Co,	Market Value \$10,000 1,500 1,500 6,500 15,000 36,720	00 00 00 00 00 00 00	Loaned Thereon. \$2,700 00 2,500 00 10,000 00 14,000 00 36,000 00
200 shar 12 " 15 " Decatur Lynn & Duluth (New Wh 50 share 25 "	es Indiana M'f 'g Co,	Market Val. \$10,000 1,500 1,500 6,500 15,000 36,720 3,030	00 00 00 00 00 00 00 00 00 00	Loaned Thereon. \$2,700 00 2,500 00 10,000 00 14,000 00 36,000 00
200 shar 12 " 15 " Decatur Lynn & Duluth (New WI 50 share 25 " 50 "	es Indiana M'f 'g Co,	Market Value \$10,000 1,500 1,500 6,500 15,000 36,720 3,030 4,200 4,700 4,250	00 00 00 00 00 00 00 00 00 00 00 00 00	Loaned Thereon. \$2,700 00 2,500 00 10,000 00 14,000 00 36,000 00
200 shar 12 " 15 " Decatur Lynn & Duluth (New Wh 50 share 25 " 50 "	es Indiana M'f'g Co,	Market Value \$10,000 1,500 1,500 6,500 15,000 36,720 3,030 4,200 4,700 4,250 700	00 00 00 00 00 00 00 00 00 00 00 00 00	Loaned Thereon. \$2,700 00 2,500 00 10,000 00 14,000 00 36,000 00
200 shar 12 " 15 " Decatur Lynn & Duluth (New Wh 50 share 25 " 50 " 50 " Oswego	es Indiana M'f 'g Co,	Market Value \$10,000 1,500 1,500 6,500 15,000 36,720 3,030 4,200 4,700 4,250 700 1,000	00 00 00 00 00 00 00 00 00 00 00 00 00	Loaned Thereon. \$2,700 00 2,500 00 10,000 00 14,000 00 36,000 00
200 shar 12 " 15 " Decatur Lynn & Duluth (New Wh 50 share 25 " 50 " Oswego N. E. Ec	es Indiana M'f 'g Co,	Market Value \$10,000 1,500 1,500 6,500 15,000 36,720 3,030 4,200 4,700 4,250 700 1,000 1,800	00 00 00 00 00 00 00 00 00 00 00 00 00	Loaned Thereon. \$2,700 00 2,500 00 10,000 00 14,000 00 36,000 00
200 shar 12 " 15 " Decatur Lynn & Duluth (New Wh 50 share 25 " 50 " 0swego N. E. Ed Atchison	es Indiana M'f 'g Co,	Market Val. \$10,000 1,500 1,500 6,500 15,000 36,720 3,030 4,200 4,700 4,250 700 1,000 1,800 900	00 00 00 00 00 00 00 00 00 00 00 00 00	Loaned Thereon. \$2,700 00 2,500 00 10,000 00 14,000 00 36,000 00
200 shar 12 " 15 " Decatur Lynn & Duluth (New Wh 50 share 25 " 50 " 50 " Oswego N. E. Ed Atchison Central	es Indiana M'f 'g Co,	Market Value \$10,000 1,500 1,500 6,500 15,000 36,720 3,030 4,200 4,700 4,250 700 1,000 1,800 900 5,000	00 00 00 00 00 00 00 00 00 00 00 00 00	Loaned Thereon. \$2,700 00 2,500 00 10,000 00 14,000 00 36,000 00
200 shar 12 " 15 " Decatur Lynn & Duluth (New Wh 50 share 25 " 50 " Oswego N. E. Ed Atchison Central Union P	es Indiana M'f 'g Co,	Market Value \$10,000 1,500 1,500 6,500 15,000 36,720 3,030 4,200 4,700 4,250 700 1,000 1,800 900 5,000 9,800	00 00 00 00 00 00 00 00 00 00 00 00 00	Loaned Thereon. \$2,700 00 2,500 00 10,000 00 14,000 00 36,000 00
200 shar 12 " 15 " Decatur Lynn & Duluth (New Wh 50 share 25 " 50 " Oswego N. E. Ed Atchison Central Union P No. Paci	es Indiana M'f 'g Co,	Market Value \$10,000 1,500 1,500 6,500 15,000 36,720 3,030 4,200 4,700 4,250 700 1,000 1,800 900 5,000 9,800 900	00 00 00 00 00 00 00 00 00 00 00 00 00	Loaned Thereon. \$2,700 00 2,500 00 10,000 00 14,000 00 36,000 00
200 shar 12 " 15 " Decatur Lynn & Duluth (New Wh 50 share 25 " 50 " 50 " Oswego N. E. Ed Atchison Central Union P No. Paci Chicago	es Indiana M'f 'g Co,	Market Val. \$10,000 1,500 1,500 6,500 15,000 36,720 3,030 4,200 4,700 4,250 700 1,000 1,800 900 5,000 9,800 900 600	00 00 00 00 00 00 00 00 00 00 00 00 00	Loaned Thereon. \$2,700 00 2,500 00 10,000 00 14,000 00 36,000 00
200 shar 12 " 15 " Decatur Lynn & Duluth (New Wh 50 share 25 " 50 " Oswego N. E. Ec Atchison Central Union P No. Paci Chicago Atchison	es Indiana M'f 'g Co,	Market Value \$10,000 1,500 1,500 6,500 15,000 36,720 3,030 4,200 4,700 4,250 700 1,000 1,800 900 5,000 9,800 900 600 650	00 00 00 00 00 00 00 00 00 00 00 00 00	Loaned Thereon. \$2,700 00 2,500 00 10,000 00 14,000 00 36,000 00
200 shar 12 " 15 " Decatur Lynn & Duluth (New Wh 50 share 25 " 50 " Oswego N. E. Ed Atchison Central Union P No. Paci Chicago Atchison Mexican	es Indiana M'f 'g Co,	Market Val. \$10,000 1,500 1,500 6,500 15,000 36,720 3,030 4,200 4,700 4,250 700 1,000 1,800 900 5,000 9,800 900 600	00 00 00 00 00 00 00 00 00 00 00 00 00	Loaned Thereon. \$2,700 00 2,500 00 10,000 00 14,000 00 36,000 00

Eureka Silk Co. note,	\$5,000	00 }
100 shares North Packing & Prov. Co,	9,000	00 \ \$11,500 00
41 " National Granite B'k, Quincy, .	5,535	00 4,800 00
, ,		
	\$130,305	00 \$114,000 00
Excess of loan over market value,		3,500 00
•		\$110,500 00
SUMMARY OF ASSETS DEC.	31, 1894.	
Cash value of unencumbered real estate,	\$16,800	00
Loans on mortgage of real estate (first liens*),	64,850	
Interest due or accrued thereon,	1,341	
Stocks, bonds, etc., as per schedule,	358,548	
Loans on collateral security, as per schedule, .	110,500	
Cash in the office of the company,	300	00
Cash deposited in bank,	36,812	47
Interest due and accrued,	7,832	41
Premiums in course of collection (gross), .	11,751	46
Rents due and accrued,	250	
Gross assets,	200	\$608,985 46
Gross assets,		- \$000,000 40
Liabilities.		
Losses claimed and reported,	\$1,569	00
Losses disputed or resisted,	1,000	
Unearned premiums on outstanding risks,	254,704	
Surplus due on terminated policies,	5,000	
•		
Due and accrued for rent, salaries, etc.,	500	
State and local taxes,	300	
Commissions and brokerage,	1,856	
Gross liabilities,		— 264,930 66
37		004407400
Net cash assets,		. \$344,054 80
INCOME.		
Premiums outstanding Dec. 31, 1893,	\$14,473	61
Same not collected,	2,171	04
,		
Net collected,	\$12,302	57
Premiums on risks written or renewed,	146,459	88
		_
Total,	\$158,762	
Premiums now in course of collection,	11,751	46
77 11 1	01.5.010	
Entire premiums collected,	\$147,010	
Less reinsurance and return premiums,	5,116	65
Not each promiuma received		- Q1 41 Q04 Q4
Net cash premiums received,	•	. \$141,894 34
Received for extra premiums,		. 1,790 96
* Value of lands mortgaged,		63,100 00
Value of buildings thereon,		61,900 00
Amount of insurance held as collateral,		61,900 00

Interest received on mortgage	es, .						\$2,311	39
Interest and dividends receive	ed from a	ll ot	her s	ources	3, .		23,021	53
Income from rents,						•	1,084	60
Income from all other sources	s, .	•	•	•	•		269	50
Gross cash income, .				•		•	\$170,372	32
	Expendi	TUR	ES.					
Cash paid for losses,							\$69,138	04
as profits on termin					•		70,737	
for commissions an	_						22,399	
for salaries of office				, .			11,613	96
for State and local	taxes,.						2,775	62
for printing and sta	tionery,			•			2,394	50
for incidentals,.							6,189	63
Gross cash expenditures,		•		•			\$185,248	67
Dyg	***	Dona		~			•	
KIS	KS AND]		11 U M		Prem	10	Conting't Pre	ma 1 a
Risks outstanding Dec. 31, 189		ount. 3.131	00	\$496			\$496,054	
Risks written during 1894,	9,558				,459		146,459	
Total,	. \$43,247	,102	00	\$642	,514	17	\$642,514	17
Risks terminated during 1894,	. 8,906	,325	00	133	,104	55	133,104	
In force at end of year, .	. \$34,340	,777	00	\$509	,409	62	\$509,409	62
Deduct amount reinsured,		5,500			58	45	58	
Net amount in force,	\$34,335	,277	00	\$509	,351	17	\$509,351	17
1	Miscella	NEO	ΠS.					
Losses incurred during the year							\$63 951	00
Percentage of profits or surpl								
referringe of profits of surpr	.us recuri	il Cu		18 100	Τ, 20	9, 00	o, to per ce	110.
DUDDED MANUEACTURE	DOL MIT	TIT A	T T	MOLID	A NTA	CIT2	COMPAN	37
RUBBER MANUFACTURE			ג ע.	NSUR	AN	C)Ei	COMPAN	Υ,
•	BOSTO	.N.						
[Incorporated Nov. 4, 3	1884. C omi	nence	d busi	iness J a	n. 1 5,	1885.	.]	
E. S. CONVERSE, President.					в. :	г. Т	AFT, Secreta	ry.
Office	e, 31 M	ilk i	Stree	et.				
DETAILED STAT	EMENT O	F ST	OCKS	, Boxi	os. E	TC.		
					ar Val		Market Va	lue.
Fitchburg Railroad bonds,					,000		\$5,5 00	
D 4 0 F 11 D - 11 11	1			10	000	00	10.000	00

Boston & Lowell Railroad bonds, .

Ticonderoga Pulp and Paper Co. bonds, .

New York & New England Railroad bonds, .

Maine Central Railroad bonds,

10,000 00

16,000 00

5,000 00

8,000 00

10,200 00 16,560 00

5,000 00

9,140 00

		Par Va	Y	26-1-4 77-1
Metropolitan Railroad bonds,		\$1,000		Market Value. \$1,030 00
Boston Consolidated Street Railroad bonds,		12,000		12,840 00
Middlesex Railroad bonds,	•	1,000		1,040 00
Cambridge Street Railroad bonds,	•	1,000		1,055 00
Cheshire Railroad bonds,		4,000		4,120 00
Malden Electric Company bonds,	•	5,000		5,000 00
General Electric Company bonds,	•	1,000		925 00
218 shares United States Rubber Company,	•	21,800		21,364 00
50 " National Tube Works Company,		5,000		4,600 00
50 "General Electric Company,		5,000		3,500 00
Corporation notes,		71,250		71,250 00
Corporation notes,	•	71,200		71,200 00
		\$172,050	00	\$173,124 00
SUMMARY OF ASSETS DE	ec. 3	1, 1894.		
Stocks, bonds, etc., as per schedule,		\$173,124		
Cash in the office of the company,	•	2,637	45	
Cash deposited in bank,	•	21,360	09	
Interest due and accrued,	•	2,378	13	
Premiums in course of collection (gross),	•	3,663	14	
Gross assets,			_	\$203,162 81
LIABILITIES.				
Unearned premiums on outstanding risks,		\$ 103,397	65	
State and local taxes,		386	48	
Gross liabilities,	•			103,784 13
Net cash assets,				\$99,378 68
2.00 0.000 0.0000,	Ť			•
Income.				
Premiums outstanding Dec. 31, 1893, .	•	\$10,640		
Premiums on risks written or renewed, .	•	194,500	84	
Total,		\$205,141	17	
Premiums now in course of collection, .	•			
Net cash premiums received,	•	3,003	14	\$ 201,478 33
Interest and dividends received from all some	·			7,798 86
Threfest and dividends received from an soul	rces,	•	•	1,130 00
Gross cash income,	•			\$209,277 19
Expenditures				
Cash paid for losses,			•	\$44,325 09
as profits on terminated policies,			•	86,247 86
for inspections,	•	•	•	6,449 30
for salaries of officers and employ			•	7,112 00
for State and local taxes, .				2,607 12
for incidentals,			•	3,601 64
Borrowed money repaid,	•		•	20,000 00
Gross cash expenditures,			•	\$170,343 O1

RISKS AND PREMIUM		Canting old Property
Amount. Risks outstanding Dec. 31, 1893, \$17,889,976 00 Risks written during 1894, . 20,375,032 00	Cash Prem's. \$165,708 53 194,500 84	Conting't Prem's. \$828,542 65 972,504 20
Total,	\$360,209 37	\$1,801,046 85
Risks terminated during 1894, . 18,376,508 00	178,823 05	894,115 25
In force at end of year, \$19,888,500 00	\$181,386 32	\$906,931 60
Miscellaneous.		
Losses incurred during the year,		\$23,464 00
	COMPANY	CATELL
SALEM MUTUAL FIRE INSURANCE		
[Incorporated April 17, 1838. Commenced b	usiness May, 1838	3.]
SAMUEL A. POTTER, President. HC	WARD S. POI	RTER, Secretary.
Amount of permanent fund,		\$52 , 580 66
Democratic Country of Coord	n Donna roma	7
DETAILED STATEMENT OF STOCKS	S, DUNDS, ETC Par Value.	J. Market Value.
Old Colony Railroad bonds,	\$1,000 00	
Fitchburg Railroad bonds,	4,000 00	
Boston & Lowell Railroad bonds,	3,000 00	3,100 00
Boston & Maine Railroad bonds,	1,000 00	1,030 00
Keene (N. H.) city bonds,	1,000 00	1,040 00
Haverhill city bonds,	3,000 00	3,060 00
Springfield city bonds,	1,000 00	
Springfield (Ohio) city bonds,	1,150 00	1,265 00
Toledo (Ohio) city bonds,	2,000 00	2,220 00
Cincinnati city bonds,	1,000 00	·
Chicago city bonds,	1,000 00	1,030 00
Omaha city bonds,	1,000 00	1,000 00
Cleveland city bonds,	3,000 00	3,255 00
Cook County bonds,	1,000 00	
9 shares Boston & Maine R.R.,	900 00	1,392 00
5 " National Exchange Bank, Salem, .	500 00	
20 " Salem National Bank,	2,000 00	2,500 00
14 " Asiatic National Bank,	420 00	427 00
15 " Salem Gas Company,	1,500 00	1,275 00
	\$29,470 00	\$ 31,719 00
SUMMARY OF ASSETS DEC.	31, 1894.	
Cash value of unencumbered real estate, .	\$12,000 00	
Loans on mortgage of real estate (first liens*),	14,700 00	
* Value of lands mortgaged,		400 00

Amount of insurance held as collateral, 8,800 00

Interest due or accrued thereon,	\$ 62,958 39
LIABILITIES.	
Unearned premiums on outstanding risks, . \$17,867 96	
Return premiums on cancelled policies,	
Surplus due on terminated policies,	
Due and accrued for rent, salaries, etc.,	
Commissions and brokerage,	
Gross liabilities,	19,715 48
Gross natimities,	15,710 40
Net cash assets,	\$43,242 91
INCOME.	
Premiums outstanding Dec. 31, 1893, \$1,589 41	
Premiums on risks written or renewed, 17,062 17	
Total,	
Premiums now in course of collection, 2,192 84	
Entire premiums collected, \$16,458 74	
7	
Net cash premiums received,	\$ 16,096 43
	145 29
Interest received on mortgages,	1,279 08 1,414 52
Interest and dividends received from all other sources,	227 68
Income from rents,	227 08
Gross cash income,	\$ 19,163 00
Expenditures.	
Cash paid for losses,	
Deduct salvage and reinsurance,	20 504 00
Net cash paid for losses, ————	\$8,564 63
Cash paid as profits on terminated policies,	4,074 93
for commissions and brokerage,	2,238 71
for salaries of officers and employees,	2,157 44
for State and local taxes,	419 25
for rents,	225 00
for incidentals,	525 29
Gross cash expenditures,	\$18,205 25

RISKS AND PREMIUMS.

Risks outstanding Dec. 31, 1893, Risks written during 1894,	Amount. \$1,995,067 00 1,171,370 00	Cash Prem's. \$30,333 98 17,062 17	Conting't Prem's. \$30,333 98 17,062 17				
Total, Risks terminated during 1894, .	\$3,166,437 00 960,727 00	\$47,396 15 11,624 24	\$47,396 15 11,624 24				
In force at end of year,	\$2,205,710 00	\$35,771 91	\$35,771 91				
Miscellaneous.							
Losses incurred during the year Percentage of profits or surplus	\$4,566 00 40 per cent.						

SALISBURY AND AMESBURY MUTUAL FIRE INSURANCE COMPANY, AMESBURY.

[Incorporated May 18, 1855. Commenced business June 13, 1855.]

GEORGE	F.	BAGLE	Y. President.
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Gross cash income, . . .

CHARLES L. ALLEN. Secretary.

\$342 89

GEORGE F. BAGLEY, President.	CHARLES L. ALLEN, Secretary.
SUMMARY OF ASSETS DEC	c. 31, 1894.
O-1 1 1 - M - 641	
Cash deposited in bank,	
Premiums in course of collection (gross),	
Office safe,	
Gross assets,	\$445 25
LIABILITIES.	
Return premiums on cancelled policies,	. \$1,013 57
Gross liabilities,	
CIOSS HAVIIIIOS;	1,015 57
Balance against the company,	\$568 32
INCOME.	
Premiums on risks written or renewed, .	. \$392 70
Premiums now in course of collection, .	
The state of the s	
Entire premiums collected,	. \$368 90
Less reinsurance and return premiums, .	. 42 75
2005 formsulance and feldin premiums,	42 10
Net cash premiums received,	#020 1F
Interest and dividends received from all source	ces, 16 74

EXPENDITURES	3.
--------------	----

Cash paid for losses,				\$156	00
as profits on terminated policies, .				29	
for salaries of officers and employees,				157	50
for State and local taxes,		•	•	3	53
for incidentals,	•	•	•	53	50
Gross cash expenditures,			•	\$399	88

RISKS AND PREMIUMS.

	Amount.	Cash Prem's.	
Risks outstanding Dec. 31, 1893,	\$247, 561 00	\$2,069 77	\$20,697 70
Risks written during 1894,	44,050 00	392 70	3,927 00
Total,	\$291,611 00	\$2,462 47	\$24,624 70
Risks terminated during 1894, .	49,350 00	435 33	4,353 30
In force at end of year,	\$242,261 00	\$2,027 14	\$20,271 40

SAUGUS MUTUAL FIRE INSURANCE COMPANY, SAUGUS.

[Incorporated Feb. 24, 1852. Commenced business April 1, 1852.]

HERBERT B. NEWHALL, President.

WILBUR F. NEWHALL, Secretary.

[Note. — This company insures nothing but dwellings, farm buildings and their contents, in Lynn, Saugus, Lynnfield. Swampscott and Nahant. No cash premiums are taken; but assessments are made on deposit notes to pay losses and expenses. All policies are issued for a term of three years.]

SUMMARY	OF	Asse'	rs D	EC. 3	31, 18	394.			
Cash in the office of the comp	any	, .				\$881	68		
Cash deposited in bank, .						1,015	75		
Unpaid assessments,						250	00		
Gross assets,	•	•	•	•	_			\$2,147	43
	L	IABIL	ITIES.						
Losses claimed and reported,			•			\$ 150	00		
Gross liabilities,	•	•	•	•				\$150	00
		_							
		Inco	ME.						
Interest from all sources,.							•	\$37	16
Income from policy fees, .	•					•	•	633	00
Income from assessments on o	depo	osit no	otes,	•		•	•	3,308	30
Gross each income								83 978	46

		Ex	PEND	ITURI	ES.					
Cash paid	for losses, .								\$849	7 5
•	for salaries of offic								1,400	00
	for state and local			-	•	•			34	
	for rents,								150	00
	for incidentals,							•	153	70
0										
Gross	cash expenditures	, •	•	•	•	•	•	•	\$ 2,588	09
	Rr	SKS	AND	Prem	шм	·q.				
	101	VII.	21212	¥ 101311			nount.		Conting't Pren	n's.
	tanding Dec. 31, 18	393,	•	•	•	\$2,931	,675	00	\$363,130	00
Risks writ	ten during 1894,	•	•	•	•	1,050	,500	00	128,756	00
								_		_
Total			•	•		\$ 3,982				
Risks tern	ninated during 1894	4,				1,044	,500	00	129,604	00
										_
In force a	t end of year, .	•	•	•	•	\$2,937	,675	00	\$361,982	00
		Mis	CELL	ANEO	US.					
	curred during the y								\$1,000	
Assessmen	nts laid on deposit	notes	or c	ontin	gent	t prem	iums	S, .	3,343	00
SOUT										
	H DANVERS MI	JTU	AL F	TRE	INS	SURA	NCE	C	OMPANY.	
	H DANVERS MU			IRE ODY		SURA	NCE	C	OMPANY,	
		P	EAB	ODY.	•					
WILLIAM	[Incorporated June 1	P 12, 1829	EAB 9. Co	ODY.	ed bu	ısiness .	Aug. 1	l , 1 82	9.]	rı,
	[Incorporated June 1 P. CLARK, President	P 12, 1829	PEAB 9. Co	ODY.	ed bu	ısiness .	Aug. 1	l , 1 82	9.] TER, Secreta	
	[Incorporated June 1	P 12, 1829	PEAB 9. Co	ODY.	ed bu	ısiness .	Aug. 1	l , 1 82	9.]	
	[Incorporated June 1 P. CLARK, President	P 12, 1829 •.	PEAB 9. Co	ODY.	eed bu	isiness .	Aug. 1 2 M.	, 182 FOS	9.] TER, Secreta \$54,125	
	[Incorporated June I P. CLARK, <i>President</i> f permanent fund,	P 12, 1829 •.	PEAB 9. Co	ODY.	eed bu	es, Bor	Aug. 1 2 M.	FOS	9.] TER, Secreta \$54,125	18
Amount o	[Incorporated June I P. CLARK, <i>President</i> f permanent fund,	P. 12, 1829	PEAB 9. Con	ODY	eed bu	eorge . s, Bor	Aug. 1 2 M. NDS,	FOS ETC	9.] TER, Secreta \$54,125	18 lue.
Amount o	[Incorporated June 1] P. CLARK, President f permanent fund, DETAILED STA	P 12, 1829	PEAB 9. Con . ENT Connk, F	ODY.	GOCK	eorge s, Bor P	Aug. 12 M. NDS, ar Val	FOS ETC ue. 00	9.] TER, Secreta \$54,125 Market Val	18 lue. 75
Amount o	[Incorporated June 1] P. CLARK, President f permanent fund, DETAILED STA	P 22, 1829 5. TEME t'l Ba Banl	PEAB 9. Com ent com nk, Peak, Pea	ODY.	GOCK	es, Box	Aug. 1 M. NDS, ar Val	FOS ETCue. 00	9.] TER, Secreta \$54,125 Market Val \$12,903	18 due. 75
Amount o	[Incorporated June 1] P. CLARK, President f permanent fund, DETAILED STATES SOuth Danvers Na Warren National Asiatic National I Naumkeag Natio	P 12, 1829 TEME t'l Ba Bank Bank	PEAB 9. Com ink, Fank, Pea k, Pea k, Sale Bank	ODY mmeno OF ST Peaboo abody em,	ock dy,	es, Box	Aug. 1 2 M. NDS, ar Val .100 4,800 .530	FOS ETC ue. 00 00 00 00	\$54,125 \$54,125 C. Market Val \$12,903 6,246 1,562 2,570	18 due. 75 00 75 00
Amount o	[Incorporated June 1] P. CLARK, President f permanent fund, DETAILED STATE SOuth Danvers National Warren National Asiatic National I Naumkeag National National Exchange	Page 1829 TEME t'l Bank Bank Bank nal l ge Ba	PEAB 9. Con ank, F k, Pea 7, Sale Bank ank, S	ODY. DF ST Peabook abody em, , Sale	ock dy,	s, Box	Aug. 1 2 M. NDS, ar Val .100 4,800 .530 2,000	ET(000000000000000000000000000000000000	\$54,125 Market Val \$12,903 6,246 1,562 2,570 1,692	18 due. 75 00 75 00 00
Amount o	[Incorporated June 1] P. CLARK, President f permanent fund, DETAILED STA SOuth Danvers Na Warren National Asiatic National I Naumkeag Natio National Exchang First National Ba	Page 1829 TEME t'l Bank Bank Bank nal l ge Ba nk, S	ENT Comb., Peak, Peak, Salemank, S	ODY. DF ST Peabody em, , Sale Salem	ock dy,	s, Bor	Aug. 1 M. M. M	ETC. 00 00 00 00 00 00	\$54,125 \$54,125 3. Market Val \$12,903 6,246 1,562 2,570 1,692 1,080	18 due. 75 00 75 00 00 00
Amount of 111 shares 48 " 51 " 20 " 18 " 12 " 34 "	[Incorporated June 1] P. CLARK, President f permanent fund, DETAILED STA SOuth Danvers Na Warren National I Naumkeag Natio National Exchang First National Ba First National Ba	Page 1826 TEME t'l Bank Bank Bank nal l ge Ba nk, S nk, I	ENT Conk, Feb., Salem Danve	ODY. DF ST Peabody abody m, Sale Salem	Gook ddy,	s, Bon	Aug. 1 2 M. NDS, ar Val ,100 4,800 ,530 2,000 1,800 ,200 2,550	ETC. 00 00 00 00 00 00 00	\$54,125 \$54,125 3. Market Val \$12,903 6,246 1,562 2,570 1,692 1,080 2,592	18 ue. 75 00 75 00 00 00 50
Amount of 111 shares 48 " 51 " 20 " 18 " 12 " 34 " 30 "	[Incorporated June 1] P. CLARK, President f permanent fund, DETAILED STATE SOUTH Danvers National Asiatic National I Naumkeag Natio National Exchang First National Ba First National Ba Hide & Leather N	Page 1826 TEME t'l Bank Bank Bank Bank Cank, S Cat'l I	PEAB 9. Com ank, Peak, Sale Bank ank, S Sale Danve Bank	ODY mmeno DF ST Peabody em, , Sale Salem	Ged by Gook dy,	s, Bon	Aug. 1 2 M. NDS, ar Val ,100 ,530 2,000 2,800 2,800 2,550 3,000	ETC 00 00 00 00 00 00 00 00 00	\$54,125 \$54,125 \$12,903 6,246 1,562 2,570 1,692 1,080 2,592 3,262	18 ue. 75 00 75 00 00 00 50 50
Amount of 111 shares 48 " 51 " 20 " 18 " 12 " 34 " 30 " 8 "	[Incorporated June 1] P. CLARK, President f permanent fund, DETAILED STA S South Danvers Na Warren National Asiatic National I Naumkeag Natio National Exchang First National Ba First National Ba Hide & Leather N Andover National	Page 1829 TEME TEME Bank Bank nal lage Bank, Sonk, I	ENT Conk, Peak, Peak, Salem Danve Bank, Ank, Ank, Ank, Ank, Ank, Ank, Ank, A	ODY. mmeno Peabody abody m, Sale Salem cers, Bost	GOCK dy,	s, Bon	Aug. 1 M. M. M	ETC 00 00 00 00 00 00 00 00 00 00 00	\$54,125 \$54,125 2. Market Val \$12,903 6,246 1,562 2,570 1,692 1,080 2,592 3,262 802	18 ue. 75 00 75 00 00 00 50 50 00
Amount of 111 shares 48 " 51 " 20 " 18 " 12 " 34 " 30 " 8 " 1 "	[Incorporated June 1] P. CLARK, President f permanent fund, DETAILED STA SOUTH Danvers Na Warren National Asiatic National I Naumkeag Natio National Exchang First National Ba First National Ba Hide & Leather N Andover National Cape Ann Nat'l	Page 1826 TEME t'l Bank Bank Bank nal l ge Ba nk, S nk, I fat'l I Bank Bank,	ENT Cank, Feather, Salem Danve Bank, Glove Glove	opy op St. Peabody em, Salem st., Bost adove the control of the co	dy,	s, Bon	Aug. 1 2 M. NDS, ar Val ,100 4,800 ,530 2,000 1,800 2,000 800 100	ETC. 00 00 00 00 00 00 00 00 00 00 00 00 00	\$54,125 \$54,125 3. Market Val \$12,903 6,246 1,562 2,570 1,692 1,080 2,592 3,262 802 140	18 ue. 75 00 75 00 00 00 50 50 00 00
Amount of 111 shares 48 " 51 " 20 " 18 " 12 " 34 " 30 " 8 "	[Incorporated June 1] P. CLARK, President f permanent fund, DETAILED STA S South Danvers Na Warren National Asiatic National I Naumkeag Natio National Exchang First National Ba First National Ba Hide & Leather N Andover National	Page 1826 TEME t'l Bank Bank Bank, Sank, I at'l I Ban Bank, at'l I	PEAB 9. Com ink, Fea k, Pea k, Sale Bank ink, S Sale Bank Glou Bank,	ODY mmeno of ST Peabody em, , Sale Salem ders, , Bost andove aceste Bost	cook dy,	s, Bon	Aug. 1 M. M. M	ETC 00 00 00 00 00 00 00 00 00 0	\$54,125 \$54,125 2. Market Val \$12,903 6,246 1,562 2,570 1,692 1,080 2,592 3,262 802	18 due. 75 00 75 00 00 00 50 50 00 00 00

Androscoggin Mills, . .

20

. 2,000 00 2,700 00

2 shares Nashua M'f'g Co.,	Par Val: \$1,000	
	2,000	
Wakefield Water Co. bonds,	2,000	
Providence city bonds,	7,000	
	2,000	
Pittsfield city bonds,	3,000	
Boston and Maine R.R. bonds,		
Eastern R.R. bonds,	2,000	00 2,420 00
	\$ 52,880	00 \$59,086 50
SUMMARY OF ASSETS DEC. 31,	, 1894.	
Stocks, bonds, etc, as per schedule,	\$59,086	50
Cash in office of the company,	208	
Cash deposited in bank,	7,542	
Interest due and accrued,	449	
Premiums in course of collection (gross),	28	
Gross assets,		- \$67,315 16
01055 455615,		- 401,010 10
Liabilities.		
Unearned premiums on outstanding risks, .	\$12,465	82
Surplus due on terminated policies,	849	75
Due and accrued for rent, salaries, etc.,	415	00
Gross liabilities,		13,730 57
Net cash assets,		. \$53,584 59
INCOME.		
	0.10	^^
Premiums outstanding Dec. 31, 1893,	\$40	
Premiums on risks written or renewed,	3,384	12
Total,	\$3,424	12
Premiums now in course of collection,	28	
Tromming now in control of concession,		_
•	\$3,396	12
T		
Less reinsurance and return premiums,	161	
Net cash premiums received,	161	66 — \$3,234 46
•		
Net cash premiums received,		\$3,234 46
Net cash premiums received,		- \$3,234 46 . 2,557 20
Net cash premiums received,		- \$3,234 46 2,557 20 . 114 00
Net cash premiums received,		\$3,234 46 2,557 20 . 114 00 \$5,905 66
Net cash premiums received,	161	\$3,234 46 2,557 20 114 00 \$5,905 66
Net cash premiums received,		\$3,234 46 2,557 20 . 114 00 \$5,905 66 . 406 86 . 2,923 52
Net cash premiums received,		\$3,234 46 2,557 20 . 114 00 \$5,905 66 . 406 86 . 2,923 52 . 1,416 00
Net cash premiums received,		\$3,234 46 2,557 20 . 114 00 \$5,905 66 . 406 86 . 2,923 52 . 1,416 00 . 33 21
Net cash premiums received,		\$3,234 46 2,557 20 . 114 00 \$5,905 66 . 406 86 . 2,923 52 . 1,416 00

RISKS AND PREMIUMS. Amount. Cash Prem's.	Conting't Prem's.
Risks outstanding Dec. 31, 1893, \$1,152,200 00 \$24,639 65 Risks written during 1894, . 156,300 00 3,384 12	\$73,918 95 10,152 36
Total, \$1,308,500 00 \$28,023 77 Risks terminated during 1894, . 141,250 00 3,092 12	\$84,071 31 9,276 36
In force at end of year, \$1,167,250 00 \$24,931 65	\$74,794 95
MISCELLANEOUS. Losses incurred during the year,	\$61 00 100 per cent.
STANDARD MUTUAL FIRE INSURANCE COMPANY,	BOSTON.
[Incorporated April 13, 1894. Commenced business June 16, 1894.	.]
WM. B. SEWALL, President. JAMES B. ALD	EN, Secretary.
Office, 24 Central Street.	,
DETAILED STATEMENT OF STOCKS, BONDS, ETC.	
City of Newton bonds,	
SUMMARY OF ASSETS DEC. 31, 1894.	
Stocks, bonds, etc., as per schedule, \$5,375 00	
Cash in the office of the company,	
Interest due and accrued,	
Premiums in course of collection (gross), . 14,444 29	
Gross assets,	\$30,366 15
LIABILITIES.	
Losses claimed and reported, \$3,600 22	
Unearned premiums on outstanding risks, . 19,606 85	
Return premiums on cancelled policies,	
State and local taxes, 67 51	
Commissions and brokerage, 1,795 31	
Due for reinsurance,	
Gross liabilities,	26,692 06
Net cash assets,	\$3,674 09
INCOME.	
Premiums on risks written,	
Premiums now in course of collection, 14,444 29	
Entire premiums collected, \$38,872 36	
Less reinsurance and return premiums, 11,189 80	
Net cash premiums received,	\$27,682 56

Received organization fund,		\$6,000 00
Received from all other sources,		150 49
Gross cash income,		\$ 33,833 05
Everyproving		
Cash paid for losses,		\$ 4,734 69
for commissions and brokerage, .		2,789 99
for salaries of officers and employees,	• • •	2,369 96
for State and local taxes,		365 50
Organization fund repaid,		6,000 00
For incidentals,	• • •	1,680 22
Gross cash expenditures,		\$17,940 36
RISKS AND PREMIUMS.		
Amount.	Cash Prem's.	Conting't Prem's.
Risks written during 1894, . \$3,856,675 00	\$53,316 65	\$159,949 95
Risks terminated during 1894, . 891,594 00	12,348 94	37,046 82
T (010.005.51	2100 000 10
In force at end of year, \$2,965,081 00		\$122,903 13
Deduct amount reinsured, . 124,623 00	1,754 00	5,262 00
Net amount in force, \$2,840,458 00	\$39,213 71	\$117,641 13
35		
Miscellaneous.		20.00= 00
Losses incurred during the year,	• • •	\$8,335 00
SUFFOLK MUTUAL FIRE INSURANCE CO	OMPANY, B	OSTON. *
[Incorporated Jan. 17, 1894. Commenced busine	ac Dob 10 1901 7	
BEVERLY K. MOORE, President.	FRED L. HAT	CH, Secretary.
Office, Exchange Building	g .	
DETAILED STATEMENT OF STOCKS,	Downs nma	
DETAILED STATEMENT OF STOCKS.		
,		Market Value.
	Par Value.	Market Value. \$2,130 00
Maine Central bonds,	Par Value. \$2,000 00	\$2,130 00
	Par Value. \$2,000 00 3,000 00	\$2,130 00 3,090 00
Maine Central bonds,	Par Value. \$2,000 00	\$2,130 00
Maine Central bonds,	\$2,000 00 3,000 00 \$5,000 00	\$2,130 00 3,090 00
Maine Central bonds,	\$2,000 00 3,000 00 \$5,000 00 , 1894.	\$2,130 00 3,090 00
Maine Central bonds,	\$2,000 00 3,000 00 \$5,000 00 \$5,000 00 \$5,220 00	\$2,130 00 3,090 00
Maine Central bonds,	\$2,000 00 3,000 00 \$5,000 00 \$5,000 00 \$1894. \$5,220 00 3,067 39	\$2,130 00 3,090 00
Maine Central bonds,	\$2,000 00 3,000 00 \$5,000 00 \$5,000 00 , 1894. \$5,220 00 3,067 39 15 00	\$2,130 00 3,090 00
Maine Central bonds,	\$2,000 00 3,000 00 \$5,000 00 \$5,000 00 \$1894. \$5,220 00 3,067 39	\$2,130 00 3,090 00
Maine Central bonds,	\$2,000 00 3,000 00 \$5,000 00 \$5,000 00 , 1894. \$5,220 00 3,067 39 15 00	\$2,130 00 3,090 00 \$5,220 00
Maine Central bonds,	Par Value. \$2,000 00 3,000 00 \$5,000 00 \$5,000 00 , 1894. \$5,220 00 3,067 39 15 00 5,834 68	\$2,130 00 3,090 00
Maine Central bonds,	Par Value. \$2,000 00 3,000 00 \$5,000 00 \$5,000 00 , 1894. \$5,220 00 3,067 39 15 00 5,834 68	\$2,130 00 3,090 00 \$5,220 00
Maine Central bonds,	Par Value. \$2,000 00 3,000 00 \$5,000 00 \$5,000 00 , 1894. \$5,220 00 3,067 39 15 00 5,834 68	\$2,130 00 3,090 00 \$5,220 00 \$14,137 07
Maine Central bonds,	Par Value. \$2,000 00 3,000 00 \$5,000 00 \$5,000 00 , 1894. \$5,220 00 3,067 39 15 00 5,834 68	\$2,130 00 3,090 00 \$5,220 00

\$13,137 53

	I	LIABILIT	TIES	S					
Losses adjusted, unpaid, .		•			\$4,1	159	11		
claimed and reported,						200			
disputed or resisted,						146			
Unearned premiums on outsta					22,8	340	24		
Return premiums on cancelle	d p	olicies,	•	•	2,2	217	90		
Due and accrued for rent, sala	arie	es, etc.,	•			67	50		
Commissions and brokerage,		. "			1,5	225	18		
Reinsurance,		•	•	•		29	81		
Gross liabilities, .	•	•	•	•				44,886 6	9
Balance against the comp	oan	Σ, .	•		•	•	•	\$30,749	2
		Incom							
Premiums on risks written,					\$138,6				
Premiums now in course of co	olle	ction,	•	•	15,2	288	47		
Entire premiums collected,					\$123,3	367	29		
Less reinsurance and return p	rer	niums,		•	47,4	24	99		
Net cash premiums received,			•	•			_	\$75,942 3	
Received for extra premiums					•	•	•	403 (
Interest and dividends received				urces	, .	•	•	1,003 7	
Income from borrowed money	у,	•	•	•	•	•	•	1,500 ()()
Gross cash income, .	•	•		•	•	•	•	\$78,849)5
	Ex	PENDIT	UR	ES.					
Cash paid for losses, .	•				\$33,9	969	41		
Deduct reinsurance,					1	119	34		
200000000000000000000000000000000000000	•	•							\7
	•							\$ 33,850 0	"
Net cash paid for losses, . Cash paid for commissions an	d b	rokerag	ge,		•			\$33,850 0 17,097 5	
Net cash paid for losses, . Cash paid for commissions an for salaries of office	id b ers	rokerag and em	ge, plo	· yees	•		•	17,097 <i>5</i> 8,957 1	52 12
Net cash paid for losses, . Cash paid for commissions an for salaries of office for State and local	d b ers tax	rokerag and em es,	ge, plo	· yees,	•		•	17,097 <i>5</i> 8,957 1 1,091 9	52 12 95
Net cash paid for losses, . Cash paid for commissions an for salaries of office for State and local for incidentals,	d b ers tax	rokerag and em es,	ge, plo	· yees,	•	•	•	17,097 5 8,957 1 1,091 9 4,084 9	52 12 95 90
Net cash paid for losses, . Cash paid for commissions and for salaries of office for State and local for incidentals, Borrowed money repaid, .	d b ers tax	rokerag and em es,	ge, plo	· yees,	•	•	•	17,097 5 8,957 1 1,091 9 4,084 9 1,500 0	52 12 95 90 90
Net cash paid for losses, . Cash paid for commissions and for salaries of office for State and local for incidentals, Borrowed money repaid, .	d b ers tax	rokerag and em es,	ge, plo	yees.	•	•	•	17,097 5 8,957 1 1,091 9 4,084 9	52 12 95 90 90
Net cash paid for losses, . Cash paid for commissions and for salaries of office for State and local for incidentals, Borrowed money repaid, .	d berstax	rokerag and em es,	ge, plo	yees.	•	•	•	17,097 5 8,957 1 1,091 9 4,084 9 1,500 0	52 12 95 90 90 96
Net cash paid for losses, . Cash paid for commissions and for salaries of office for State and local for incidentals, Borrowed money repaid, . Interest, etc.,	ers tax	orokerage and em	ge, plo	oyees,	•	•		17,097 5 8,957 1 1,091 9 4,084 9 1,500 0 283 8 \$66,865 4	52 12 95 90 90 90 12
Net cash paid for losses, . Cash paid for commissions and for salaries of office for State and local for incidentals, Borrowed money repaid, . Interest, etc.,	d bers tax	orokerage and em	ge, plo	oyees,	Cash 1			17,097 5 8,957 1 1,091 9 4,084 9 1,500 0 283 8 \$66,865 4	52 12 95 90 90 90 12
Net cash paid for losses, . Cash paid for commissions and for salaries of office for State and local for incidentals, Borrowed money repaid, . Interest, etc.,	ers tax	orokeraş and em ees, AND PR Amo \$9,062,4	ge, plo	yees.	Cash 1	55	76	17,097 5 8,957 1 1,091 9 4,084 9 1,500 0 283 8 \$66,865 4	52 12 95 90 90 90 36 - 12
Net cash paid for losses, . Cash paid for commissions and for salaries of office for State and local for incidentals, Borrowed money repaid, . Interest, etc.,	ers tax	orokerage and em	ge, plo	yees.	Cash 1	55	76	17,097 5 8,957 1 1,091 9 4,084 9 1,500 0 283 8 \$66,865 4	52 12 95 90 90 90 36 - 12
Net cash paid for losses, . Cash paid for commissions and for salaries of office for State and local for incidentals, Borrowed money repaid, . Interest, etc.,	ad beers tax	orokeraş and em ees, AND PR Amo \$9,062,4	ge, plo	ivums.	Cash 1	555 '92	76 63	17,097 5 8,957 1 1,091 9 4,084 9 1,500 0 283 8 \$66,865 4 Conting't Prem \$415,967 2 239,377 8	52 12 95 90 90 90 90 12 **s. 28
Net cash paid for losses, . Cash paid for commissions and for salaries of office for State and local for incidentals, Borrowed money repaid, . Interest, etc.,	ad beers tax	orokeraş and em es, AND PR Amo \$9,062,4 5,619,5	ge, plo	oyees	Cash 1 \$138,6 79,7	555 '92	76 63 — 13	17,097 5 8,957 1 1,091 9 4,084 9 1,500 0 283 8 \$66,865 4 Conting't Prem \$415,967 2 239,377 8	52 12 55 50 00 00 36
Net cash paid for losses, . Cash paid for commissions and for salaries of office for State and local for incidentals, Borrowed money repaid, . Interest, etc.,	d bers tax	orokeraş and em tes, AND PR Amo \$9,062,4 5,619,8	ge, iplo	oyees,	Cash 1 \$138,6 79,7	355 792 663 33	76 63 — 13 80	17,097 5 8,957 1 1,091 9 4,084 9 1,500 0 283 8 \$66,865 4 Conting't Prem \$415,967 2 239,377 8 \$176,589 3 1,001 4	52 12 95 90 90 36
Net cash paid for losses, . Cash paid for commissions and for salaries of office for State and local for incidentals, Borrowed money repaid, . Interest, etc.,	d bers tax	orokeraş and em tes, AND PR Amo \$9,062,4 5,619,5 ————————————————————————————————————	EM: 	oyees,	Cash 1 \$138,6 79,7	355 792 663 33	76 63 — 13 80	17,097 5 8,957 1 1,091 9 4,084 9 1,500 0 283 8 \$66,865 4 Conting't Prem \$415,967 2 239,377 8 \$176,589 3 1,001 4	52 12 95 90 90 90 36 -12 88 99 10 -99

TRADERS' AND MECHANICS' MUTUAL FIRE INSURANCE COMPANY, LOWELL.

[Incorporated June, 1848.	Commenced busines	s June, 1848.]
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	[Incorporated June, 1848. Commenced	busines	s June, 1	[848.]		
LEVI SPI	RAGUE, President.	EDW.	ARD M.	TU	CKE, Secret	ary.
Amount	of permanent fund,		•		\$ 410,098	69
	DETAILED STATEMENT OF STO	cks, B	ONDS, I	ETC.		
			Par Va	lue.	Market Va	alue.
	nited Gas Co. bonds,		20,000	00	\$16,000	00
	dlesex Street Railway bonds, .		10,000		10,500	
	egraph and Telephone Co. bonds,		20,000	00	20,600	00
Fitchbur	g R.R. bonds,		15,000	00	15,900	00
Lowell a	nd Suburban Street Railway bonds,		20,000	00	20,000	00
Maine Ce	entral R.R. bonds,	•	10,000	00	10,200	00
St Johns	bury & Lake Champlain R.R. bond	s,	10,000	00	11,750	00
Chicago !	Sanitary bonds,		20,000	00	21,200	00
Swift Co	mpany bonds,		5,000	00	5,000	00
20 share	s Androscoggin Mills,		2,000	00	2,800	00
4 "	Boott Cotton Mills,		4,000	00	5,100	00
2 "	Hamilton Manufacturing Company	∇_{1}	2,000	00	1,930	00
50 "	Lawrence Gas Company, .		5,000	00	5,750	00
231 "	Lowell Gas Company,		23,100		58,905	
5 "	Lowell Manufacturing Company,		3,450		2,875	
80 "	Massachusetts Cotton Mills, .		8,000		8,000	
10 "	Merrimack Manufacturing Co.,		10,000		11,750	
15 "	Middlesex Company,		1,500		1,770	
38 "	Tremont & Suffolk Mills, .		3,800		4,655	
30 "	Old Lowell National Bank, .		3,000		3,750	
20 "	National Bank of North America,		2,000		2,270	
25 "	Vermont & Mass. Railroad, .		2,500		3,562	
		\$2	00,350	00	\$244,267	50
Securities	s held as collateral for cash loans: -	_				
		Ma	arket Val		Loaned There	
1 share A	ppleton Company,	•	\$500		\$200	
•	e Gas Co. bonds,		2,280		2,000	
100 share	s Lowell & Suburban Street R'way,	•	11,000		10,000	
70 "	American Bolt Company, .	•	5,250		5,200	
20 "	Massachusetts Cotton Mills, .	•	2,000		1,500	
30 "	Lowell Gas Co,		7,800		4,000	
6 "	Vermont & Massachusetts R.R,		840	00	750	00
		\$	29,670	00	\$23,650	00
	SUMMARY OF ASSETS DEC	2. 31, 1	894.			

Loans on mortgage of real estate (first liens), \$211,814 00

6,149 25

Interest due or accrued thereon,

TRADERS' AND MECHANICS' MUTUAL FIRE INSURANCE CO. 95

Stocks, bonds, etc., as per sched	lule, .	•		\$244,267	50		
Loans on collateral security, as	per sc	hedul	e, .	23,650	00		
All other cash loans,		•	•	154,800	00		
Cash in the office of the compar	ny, .	•	•	2,552			
Cash deposited in bank,		••	•	14,581	48		
Interest due and accrued,		•	•	3,033	40		
Premiums in course of collection	on (gro	oss),	•	17,105	4 9		
Gross assets,		•	•			\$677,954 00	0
	Liabii	TTIES					
				A200 000	00		
Unearned premiums on outstan	_		•	\$302,869			
Return premiums on cancelled	-	s, .	•	269			
Surplus due on terminated pol		•	•	4,094			
Commissions and brokerage,	•	•	•	2,367	38	000 001 0	
Gross liabilities,	•	•	•			309,601 04	4
Net cash assets,						\$368,352 96	6
2.00 0002 0000,	_					***************************************	
	Inco	ME.				•	
Premiums outstanding Dec. 31,	1893,	•		\$17,567	69		
Premiums on risks written or re	enewe	d, .		167,907	15		
m . 1				0105 474	0.4		
Total,		•	•	\$185,474			
Premiums now in course of col	lection	١, ،	•	17,105	49		
Entire premiums collected, .				\$168,369	25		
				3100.00a	(i)		
-			•				
Less reinsurance and return pro	emium	s, .		4,402		\$163.967_30	n
Less reinsurance and return provents Net cash premiums received, .	emium •	s, .				\$163,967 30 10.852 86	
Less reinsurance and return pro Net cash premiums received, Interest received on mortgages.	emium •	s, .	•	4,402	05	10,852 86	6
Less reinsurance and return provents Net cash premiums received, .	emium •	s, .	•	4,402	05		6
Less reinsurance and return pro Net cash premiums received, Interest received on mortgages.	emium •	s, .	•	4,402	05	10,852 86	6 7 -
Less reinsurance and return provents Net cash premiums received, . Interest received on mortgages. Interest and dividends received Gross cash income,	emium • • • from	s, . all oth	her so	4,402	05	10,852 80 22,287 0	6 7 -
Less reinsurance and return provents Net cash premiums received, Interest received on mortgages. Interest and dividends received Gross cash income,	emium , , from .	s, . all oth	her so	4,402 ources, .	05	10,852 86 22,287 0 \$197,107 23	6 7 - 3
Less reinsurance and return provents Net cash premiums received, . Interest received on mortgages. Interest and dividends received Gross cash income, E Cash paid for losses,	emium , , from . EXPENI	s, . all oth	her so	4,402	05	\$197,107 25 \$64,505 85	6 7 - 3
Less reinsurance and return provents Net cash premiums received, Interest received on mortgages. Interest and dividends received Gross cash income, E Cash paid for losses, as profits on termina	emium from EXPENI	all oth	her so	4,402 • ources, .	05	\$197,107 23 \$64,505 83 73,426 93	6 7 3 2 2
Less reinsurance and return provents Net cash premiums received, Interest received on mortgages. Interest and dividends received Gross cash income, E Cash paid for losses,	emium from EXPENI ted pol	all other	her so	4,402 	05	\$197,107 25 \$197,107 25 \$64,505 85 73,426 95 24,128 10	6 7 - 3 2 2 0
Less reinsurance and return provents and premiums received, Interest received on mortgages. Interest and dividends received. Gross cash income, E Cash paid for losses,	emium from EXPENI ted pol	all other	her so	4,402 	05	\$197,107 25 \$197,107 25 \$64,505 85 73,426 95 24,128 16 18,108 15	6 7 -3 2 2 0 1
Less reinsurance and return provents Net cash premiums received, Interest received on mortgages. Interest and dividends received. Gross cash income, E Cash paid for losses, as profits on termina for commissions and for salaries of officer for State and local to	emium from EXPENI ted pol	all of	her so	4,402 	05	\$197,107 23 \$197,107 23 \$64,505 83 73,426 93 24,128 10 18,108 13 2,159 63	6 7 - 3 2 2 0 1 7
Less reinsurance and return provents and premiums received, Interest received on mortgages. Interest and dividends received. Gross cash income, E Cash paid for losses,	emium from EXPENI ted pol	all of	her so	4,402 	05	\$197,107 25 \$197,107 25 \$64,505 85 73,426 95 24,128 16 18,108 15	6 7 - 3 2 2 0 1 7
Less reinsurance and return provents and premiums received, Interest received on mortgages. Interest and dividends received. Gross cash income, E Cash paid for losses,	emium from ted poly broke s and axes,	all of	her so	4,402 	05	\$197,107 25 \$197,107 25 \$64,505 85 73,426 95 24,128 16 18,108 15 2,159 65 1,600 06	6 7 -3 2 2 0 1 7 0
Less reinsurance and return provents Net cash premiums received, Interest received on mortgages. Interest and dividends received. Gross cash income, E Cash paid for losses, as profits on termina for commissions and for salaries of officer for State and local to	emium from ted poly broke s and axes,	all of	her so	4,402 	05	\$197,107 23 \$197,107 23 \$64,505 83 73,426 93 24,128 10 18,108 13 2,159 63	6 7 -3 2 2 0 1 7 0
Less reinsurance and return proved to the cash premiums received, and interest received on mortgages. Interest and dividends received. Gross cash income, E Cash paid for losses,	emium from ted poly broke s and axes,	all other	her so	4,402	05	\$197,107 25 \$197,107 25 \$64,505 85 73,426 95 24,128 16 18,108 15 2,159 65 1,600 06	6 7 3 2 2 0 1 7 0
Less reinsurance and return provents and premiums received, Interest received on mortgages. Interest and dividends received. Gross cash income, E Cash paid for losses,	emium from EXPENI ted pol broke s and c axes,	all officies, rage, emplo	her so	4,402	05	\$197,107 25 \$197,107 25 \$64,505 85 73,426 95 24,128 16 18,108 15 2,159 65 1,600 06	6 7 3 2 2 0 1 7 0 - 2
Less reinsurance and return proved to the cash premiums received, and interest received on mortgages. Interest and dividends received. Gross cash income, E Cash paid for losses,	emium from EXPENI ted pol broke s and axes,	all other control of the control of	her so	4,402	05 	\$197,107 23 \$197,107 23 \$64,505 83 73,426 93 24,128 10 18,108 13 2,159 63 1,600 00 \$183,928 63	6 7 -3 2 2 0 1 7 0 -2
Less reinsurance and return provents and premiums received, Interest received on mortgages. Interest and dividends received. Gross cash income, E Cash paid for losses,	emium from EXPENI ted pol broke s and axes,	all other control of the control of	her so	4,402	05 	\$197,107 23 \$197,107 23 \$64,505 83 73,426 93 24,128 10 18,108 13 2,159 63 1,600 00 \$183,928 63	6 7 3 2 2 0 1 7 0 - 2
Less reinsurance and return proved Net cash premiums received, Interest received on mortgages. Interest and dividends received. Gross cash income, E Cash paid for losses, as profits on termina for commissions and for salaries of officer for State and local tafor rents, Gross cash expenditures, Risks Risks outstanding Dec. 31, 1893, Risks written during 1894,	emium from EXPENI ted pol broke s and o axes, 10,79	all other control of the control of	her so	4,402 Cash Prer \$575,374 167,907	05 	10,852 86 22,287 0' \$197,107 23 \$64,505 85 73,426 95 24,128 10 18,108 15 2,159 65 1,600 06 \$183,928 65 Conting't Prem's \$575,374 85 167,907 18	6 7 3 2 2 0 1 7 0 - 2
Less reinsurance and return proved to the cash premiums received, and interest received on mortgages. Interest and dividends received. Gross cash income,	emium from EXPENI ted poly broke s and axes, 8 AND An \$37,83 10,79 \$48,63	PREMmount. 5,660	her so	4,402 Cash Prer \$575,374 167,907 \$743,281	05 	10,852 86 22,287 0' \$197,107 23 \$64,505 85 73,426 95 24,128 10 18,108 11 2,159 65 1,600 00 \$183,928 65 Conting't Prem's \$575,374 85 167,907 18	6 7 3 2 2 0 1 7 0 -2 s.1 5 -6
Less reinsurance and return proved Net cash premiums received, Interest received on mortgages. Interest and dividends received. Gross cash income, E Cash paid for losses, as profits on termina for commissions and for salaries of officer for State and local tafor rents, Gross cash expenditures, Risks Risks outstanding Dec. 31, 1893, Risks written during 1894,	emium from EXPENI ted poly broke s and axes, 8 AND An \$37,83 10,79 \$48,63	PREMmount. 5,660	her so	4,402 Cash Prer \$575,374 167,907	05 	10,852 86 22,287 0' \$197,107 23 \$64,505 85 73,426 95 24,128 10 18,108 15 2,159 65 1,600 06 \$183,928 65 Conting't Prem's \$575,374 85 167,907 18	6 7 3 2 2 0 1 7 0 -2 s.1 5 -6
Less reinsurance and return proved to the cash premiums received, Interest received on mortgages. Interest and dividends received. Gross cash income, Example 1 Cash paid for losses, as profits on termina for commissions and for salaries of officer for State and local tafor rents, Gross cash expenditures, Risks outstanding Dec. 31, 1893, Risks written during 1894, Total, Risks terminated during 1894,	emium from EXPENI ted poly broke s and axes, 8 AND An \$37,83 10,79 \$48,63	PREM mount. 5,660 19,504 5,748	her so	4,402 Cash Prer \$575,374 167,907 \$743,281	05 	10,852 86 22,287 0' \$197,107 23 \$64,505 85 73,426 95 24,128 10 18,108 11 2,159 65 1,600 00 \$183,928 65 Conting't Prem's \$575,374 85 167,907 18	6 7 - 3 2 2 0 1 7 0 - 2 s. 1 5 - 6 6 -

MISCELLANEOUS.

TREMONT MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated April, 1894. Commenced business May 10, 1894.]

THEOPHILUS KING, President.

CHARLES E. DUNHAM, Secretary.

Office, 30 Kilby Street.

SUMMARY OF ASSETS DEC. 31, 1894.	
Cash in the office of the company, \$3,393 44	
Cash deposited in bank, 15,306 91	
Premiums in course of collection (gross), . 8,164 34	
Premiums more than 3 months due, \$105 25	
Gross assets,	\$ 26,864 69
LIABILITIES.	
Net amount of unpaid losses, \$5,121 69	
Unearned premiums on outstanding risks, . 17,336 89	
Return premiums on cancelled policies,	
Reinsurance disallowed, 64 75	
Gross liabilities,	22,598 43
Net cash assets,	\$4,266 26
INCOME.	
Premiums on risks written, \$49,550 94	
Premiums now in course of collection, 8,269 59	
Entire premiums collected, \$41,281 35	
Less reinsurance and return premiums, 8,660 66	
Net cash premiums received, ———	\$ 32,620 69
Received for extra premiums,	205 74
Gross cash income,	\$32,826 43
Expenditures.	
Cash paid for losses,	\$3,601 91
for commissions and brokerage,	6,894 52
for salaries of officers and employees,	3,386 22
for State and local taxes,	243 43
Gross cash expenditures,	\$14,126 08

RISKS AND PREMIUMS.

Risks written during 1894, . Risks terminated during 1894, .	Amount. \$3,475,614 00 1,084,122 00	Cash Prem's. \$49,550 94 14,525 17	Conting't Prem's. \$148,652 82 43,575 51
In force at end of year, Deduct amount reinsured, .	\$2,391,492 00 25,710 00	\$35,025 77 351 98	\$105,077 31 1,055 94
Net amount in force, .	\$2,365,782 00	\$34,673 79	\$104,021 37
Ma Losses incurred during the year	SCELLANEOUS.		\$ 8,679 00

WACHUSETT MUTUAL FIRE INSURANCE COMPANY, FITCHBURG.

[Incorporated May 8, 1891. Commenced business July 1, 1891.]

HENRY A. GOODRICH, President. FREDERICK A. CURRIER, Secrete	ıry.
SUMMARY OF ASSETS DEC. 31, 1894.	
Cash in the office of the company, \$183 98	
Cash deposited in bank,	
Interest due and accrued,	
Premiums in course of collection (gross), . 18,007 03	
Rents due and accrued, 191 25	
Gross assets,	98
Liabilities.	
Losses adjusted, unpaid,	
Losses claimed and reported, 600 00	
Unearned premiums on outstanding risks, . 25,802 00	
Return premiums on cancelled policies, 60 06	
Commissions and brokerage, 3,418 25	
Gross liabilities,	31
Net cash assets,	67
INCOME.	
Premiums outstanding Dec. 31, 1893, \$5,944 27	
Premiums on risks written or renewed, 56,786 05	
Total,	
Premiums now in course of collection, 18,007 03	
Entire premiums collected, \$44,723 29	
Less reinsurance and return premiums, 10,285 47	
Net cash premiums received, ——— \$34,437	82
Interest and dividends received from all sources, \$532	

Income from rents,
Income from commissions,
Income from assessments on deposit notes, 24,642 46
Gross cash income,
Expenditures.
Cash paid for losses,
Deduct salvage and reinsurance,
Net cash paid for losses,
Cash paid as profits on terminated policies, 3,695 08
for commissions and brokerage, 6,894 77
for salaries of officers and employees, 2,987 02
for State and local taxes,
for rents,
for incidentals, 4,521 10
Charge each annualitumes
Gross cash expenditures,
RISKS AND PREMIUMS.
Amount. Cash Prem's. Conting't Prem's.*
Risks outstanding Dec. 31, 1893, \$2,793,022 00 \$47,395 67 \$47,395 67
Risks written during 1894, . 3,917,970 00 56,786 05
Total,
Risks terminated during 1894, . 3,103,238 00 53,105 32
In force at end of year, \$3,607,754 00 \$51,076 40
Deduct amount reinsured, . 2,500 00 27 50
Net amount in force, . \$3,605,254 00 \$51,048 90 \$78,547 12
Miscellaneous.
Losses incurred during the year,
Assessments laid on deposit notes,
Percentage of profits or surplus returned during 1894, 10 per cent.
zorozonago oz promos oz zon-prom zorozona zonago oz z, e e pro como
WESTERN MASSACHUSETTS MUTUAL FIRE INSURANCE COM-
PANY, SPRINGFIELD.
[Incorporated Jan. 18, 1894. Commenced business Feb. 15, 1894.]
ELISHA MORGAN, President. WILLIAM G. HALL, Secretary.
SUMMARY OF ASSETS DEC. 31, 1894.
Cash in the office of the company, \$158 57
Cash deposited in bank, 4,401 40
Premiums in course of collection (net), 13,969 44
Bills receivable, 80 19
Office furniture, \$1,000 00
Gross assets,

^{*} By a change in the by laws of this company the deposit note or contingent premium has been increased to three times the cash premium.

	Ι	LIABILI	TIES	•				
Losses adjusted, unpaid, .					\$6,179	19		
Losses claimed and reported,		•	•	•	6,574	98		
Total amount of losses, .					\$12,754	17		
Less reinsurance,	•	•	•	•	113	64		
Net amount of unpaid losses,					\$12,640	53		
Unearned premiums on outsta	nd	ing ris	ks,		32,835	33		
Reinsurance,					2,271	28		
Gross liabilities, .	•	•	•	•			\$47,747	14
Balance against company	,		•	•		•	\$29,137	54
		Incon	ar ner					
Premiums on risks written or	roi				\$105,989	27		
Premiums on risks written of Premiums now in course of co				•	13,969			
Tremiums now in course of co	1116	schon,	•	•	15,505			
Entire premiums collected,			•		\$92,019	93		
Less reinsurance and return p	rei	niums,			31,948	91		
Net cash premiums received,							\$60,071	02
Income from all other sources	,	•	•				3,500	00
Gross cash income, .		•		•		•	\$63,571	02
	Εx	KPENDI'	TURI	ES.				
Cash paid for losses, .					\$31,024	83		
Deduct salvage and reinsurance			•		1,290			
Net cash paid for losses, .							\$29,734	63
Cash paid for commissions an							13,267	
for salaries of office							6,514	
for State and local			_	,	,		634	
for rents,							237	
for organization,	Ì						4,778	
for incidentals,			·				6,038	
	Ť	·		·		·		
Gross cash expenditures,	•	•	•	•	• •	•	\$61,204	53
Ris	KS	AND I	PREI	AIUM	s.			
		Am	ount.		Cash Pre	m's.	Conting't Pres	m's.
Risks written during 1894,		\$7,574	,093	00	\$105,989	37	\$317,968	11
Risks terminated during 1894,	•	2,669	,399	00	36,195	11	108,585	33
In force at end of year, .		\$4,904	694	00	\$69,794	26	\$209,382	
Deduct amount reinsured,			,185		4,123		12,370	
Net amount in force,	•	\$4,492	,509	00	\$65,670	66	\$ 197,011	98
	Tr	CODET	NEC	TIG				
Losses incurred during the ye		SCELLA		US.			\$43,779	00

WESTFORD MUTUAL FIRE INSURANCE COMPANY, WESTFORD.

[Incorporated March 16, 1840. Commenced business July, 1840.]

ALLAN CAMERON, President.	CARRIE E. READ, Secretary.
SUMMARY OF ASSETS DEC	. 31, 1894.
Loans on mortgage of real estate (first liens*),	•
Cash in the office of the company,	• • • • • • • • • • • • • • • • • • • •
Cash deposited in bank,	F 454 04
Premiums in course of collection (gross), .	593 65
Gross assets,	\$9,608 96
Liabilities.	
YY 3 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	\$ 1,349 92
· ·	
Gross liabilities,	1,354 69
Net cash assets,	\$8,254 27
INCOME.	
Premiums outstanding Dec. 31, 1893,	\$ 593 65
Premiums on risks written or renewed,	593 75
Total,	\$1,187 40
Premiums now in course of collection,	593 75
Net cash premiums received,	\$ 593 65
Received for extra premiums,	
Interest received on mortgages,	
Interest and dividends received from all other	
Gross cash income,	\$954 84
Expenditures.	
Cash paid as profits on terminated policies, .	
for salaries of officers and employe	es, 39 50
for State and local taxes,	4 77
for incidentals,	13 60
Gross cash expenditures,	. \$ 181 79
RISKS AND PREMIU	MS.
Amount.	Cash Prem's. Conting't Prem's.
Risks outstanding Dec. 31, 1893, \$316,410 00	\$2,682 13 \$8,046 39
Risks written during 1894, . 74,250 00	593 75 1,781 25
Total, \$390,660 00	\$3,275 88 \$9,827 64
Risks terminated during 1894, . 66,350 00	
In force at end of year, \$324,310 00	\$2,699 83 \$8,099 49

^{*} Total value of property mortgaged, \$13,000 00 13,300 00 Amount of insurance held as collateral, .

WEST NEWBURY MUTUAL FIRE INSURANCE COMPANY, WEST NEWBURY.

[Incorporated March, 1828. Commenced business April, 1828.]

WILLIAM MERRILL, President.

HENRY T. BAILEY, Secretary.

[Note. - This company charges no cash premiums, but relies upon assessments on deposit notes to pay losses and expenses.]

SUMMARY (OF A	SSET	s De	c. 3	1, 1894				
Cash in the office of the compa	any,	•			\$7	90	00		
Cash deposited in bank, .			•		5	642	93		
Unpaid assessments on deposi					5,6	00	00		
Office furniture,					·				
Gross assets,			•				_	\$6,932	93
	Li	ABILI	TIES.						
Amount of unpaid losses,		•	•	•	\$3	200	00		
Due and accrued for rent, sala				•	7	14	75		
Due for borrowed money,				•	6,9	908	00		
Gross liabilities, .	•	•	•	•		_	_	\$7,822	75
)	Inco	ME.						005
Received for borrowed mone	у,	•						\$6,500	00
Policy fees,					•			139	00
Received from assessment on	depo	osit n	otes,		•			1,767	99
Gross cash income, .			•	•	•			\$8,406	99
	Exp	ENDI	TURE	s.					
Cash paid for losses,	•		•		•			\$6,181	83
for commissions an	d bro	okera	ıge,	•	•			203	28
for salaries of office								442	12
for State and local t	taxes	5, .	•					6	91
for rents,	•			•	•	•		17	25
Borrowed money repaid, .								1,500	00
Interest on same,			•	•	•		•	62	44
Gross cash expenditures,					•			\$8,413	83
Ris	KS A	ND]	Premi	tums	s.				
					Ame			Conting't Pre	
Risks outstanding Dec. 31, 189			•		-			\$144,818	
Risks written during 1894,	•	•	•	•	352,	004	00	21,120	24
Total,					\$2,958,0	074	00	\$165,938	24
Risks terminated during 1894	, .	•			362,			21,269	
In force at end of year, .	•	•	•		\$2,595,	787	00	\$144,668	54
	Misc	CELLA	ANEOU	JS.					
Losses incurred during the ye	ear,							\$6,382	00
Assessments laid on deposit r	notes	or c	onting	gent	premi	um	s, .	7,412	00

WINTHROP MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated June 23, 1894. Commenced business Nov. 15, 1894.]

HENRY L. DAWES, President.

EDWARD R. TINKER, Secretary.

Office, 22 Exchange Place	e.
SUMMARY OF ASSETS DEC. 3	1. 1894.
Cash in the office of the company,	\$69 76
Cash deposited in bank,	1,604 22
Premiums in course of collection (gross), .	13,529 55
Gross assets,	\$15,203 53
Liabilities.	
Unearned premiums on outstanding risks,* .	\$ 13,447 88
Due and accrued for rent, salaries, etc.,	205 02
Commissions and brokerage,	715 30
Reinsurance,	181 58
Gross liabilities,	· 14,549 78
Net cash assets,	
Income.	
Premiums on risks written,	\$19,624 26
Premiums now in course of collection,	13,529 55
Entire premiums collected,	\$6,094 71
Less reinsurance and return premiums, .	3,967 66
Net cash premiums received,	2,127 05
Cuesa each income	00 107 05
Gross cash income,	\$2,127 05
Expenditures.	
Cash paid for commissions and brokerage, .	\$167 54
for salaries of officers and employees,	259 53
for rent and incidentals,	26 00
Gross cash expenditures,	\$453 07
RISKS AND PREMIUMS.	
Amount.	Cash Prem's. Conting't Prem's.
Risks written during 1894, . \$1,338,242 00	\$19,624 26 \$58,872 78
Risks terminated during 1894, . '274,250 00	3,969 56 11,908 68
In force at end of year, \$1,063,992 00	\$15,654 70 \$46,964 10
Deduct amount reinsured, 6,250 00	181 58 544 74
Net amount in force, \$1,057,742 00	\$ 15,473 12 \$ 46,419 36

^{*} Computed on a monthly pro rata basis; if computed on 50% basis would be \$7,736.56.

WORCESTER MANUFACTURERS' MUTUAL INSURANCE COMPANY, WORCESTER.

[Incorporated March 31, 1855. Commenced business March 31, 1855.]

PHILIP W. MOEN, President pro tem.

SAMUEL R. BARTON, Secretary.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.	
Par Value.	Market Value.
Providence & Worcester R.R. bonds, \$13,000 00	\$13,585 00
Fitchburg Railroad bonds, 15,000 00	15,900 00
Old Colony Steamboat Co. bonds, 15,000 00	15,600 00
Connecticut River R.R. scrip,	15,037 50
Worcester Consolidated Street R.R. bonds, . 14,000 00	14,140 00
Concord & Montreal R.R. bonds, 20,000 00	20,600 00
Chicago, Burl. & Quincy R.R. bonds, 25,000 00	23,750 00
Old Colony Railroad bonds, 35,000 00	36,950 00
Boston & Lowell Railroad bonds, 20,000 00	20,700 00
Chicago & Eastern Illinois R.R. bonds, 15,000 00	18,525 00
Boston & Maine Railroad bonds, 20,000 00	22,200 00
City National Bank (Worcester) stock, 6,000 00	8,700 00
Corporation notes, 50,000 00	50,000 00
\$263,000 00	\$275,687 50
SUMMARY OF ASSETS DEC. 31, 1894.	
Stocks, bonds, etc., as per schedule, \$275,687 50	
Cash in the office of the company,	
Cash deposited in bank,	
Premiums in course of collection (gross), . 633 64	
Gross assets,	\$ 297,967 76
I v. n. v. v. m. n. c.	
Losses adjusted, unpaid,	
Losses adjusted, unpaid,	
Unearned premiums on outstanding risks, . \$124,918 16	
State and local taxes,	
	105 969 69
Gross liabilities,	125,863 63
Net cash assets,	\$172,104 13
Income.	
Premiums on risks written or renewed, \$255,473 41	
Premiums now in course of collection, 633 64	
Entire premiums collected, \$254,839 77	
Less reinsurance and return premiums, 8,437 70	
Net cash premiums received,	\$246,402 07
Interest and dividends received from all sources,	•
Gross cash income,	\$257,496 74

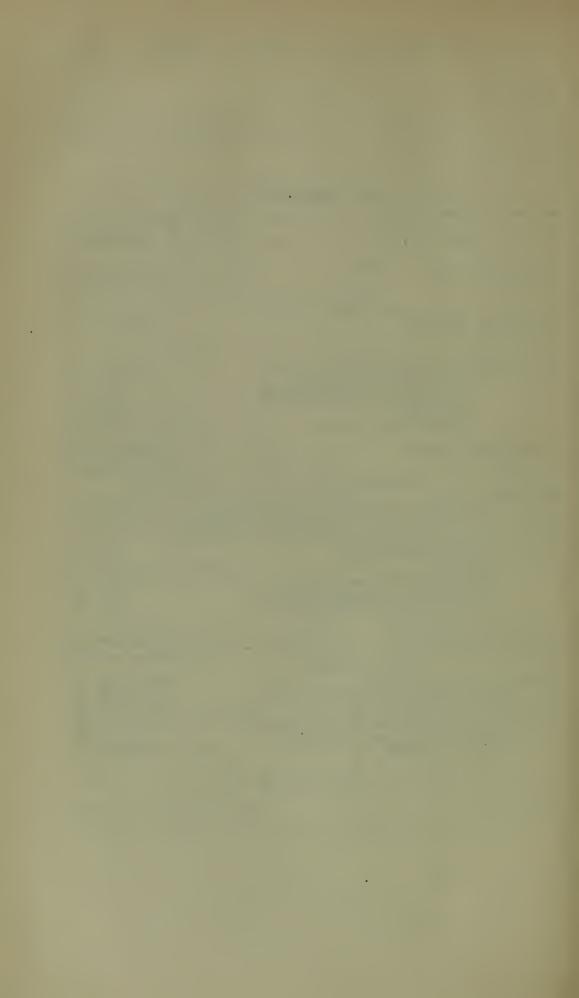
Evpernmente				
Cash paid for losses,			\$9,996	82
as profits on terminated policies, .			197,526	
for salaries of officers and employees			6,483	
for State and local taxes,			2,468	
for rents,			900 (
for inspections,			4,338	
for incidentals,			1,197	
Profit and loss account,			787	50
Gross cash expenditures,			\$ 223,699	10
RISKS AND PREMIUM	0			
Amount.		m's.	Conting't Prem	18.
Risks outstanding Dec. 31, 1893, \$28,926,645 00			\$1,221,226 ·	
Risks written during 1894, . 30,839,664 00	255,473	41	1,277,367	05
Total,	\$199.718	69	\$ 2,498,593	15
Risks terminated during 1894, 30,006,849 00			1,266,298	
		_		
Net amount in force, . \$29,759,460 00	\$249,836	32	\$ 1,232,295	30
				nt.
WORCESTER MUTUAL FIRE INSUITED WORCESTER.	RANCE C	COM	PANY,	
WORCESTER.				
WORCESTER. [Incorporated Feb. 11, 1823. Commenced but	nsiness May	1, 1824	ı.]	
WORCESTER.	nsiness May	1, 1824		
WORCESTER. [Incorporated Feb. 11, 1823. Commenced by JOHN A. FAYERWEATHER, President.	nsiness May	1, 1824 . UPI	ı.]	ry.
WORCESTER. [Incorporated Feb. 11, 1823. Commenced by JOHN A. FAYERWEATHER, President.	ROGER F	1, 1824 . UPI	1.] HAM, Secreta \$382,985	ry.
WORCESTER. [Incorporated Feb. 11, 1823. Commenced by JOHN A. FAYERWEATHER, President. Amount of permanent fund,	ROGER F S, BONDS, Par Va	1, 1824 . UPF ETC.	HAM, Secreta \$382,985	ry. 29
WORCESTER. [Incorporated Feb. 11, 1823. Commenced by JOHN A. FAYERWEATHER, President. Amount of permanent fund,	ROGER F s, Bonds, Par Va \$17,000	1, 1824 . UPF ETC.	\$382,985 . Market Val	ry. 29
WORCESTER. [Incorporated Feb. 11, 1823. Commenced by JOHN A. FAYERWEATHER, President. Amount of permanent fund,	ROGER F S, BONDS, Par Va \$17,000 2,200	1, 1924 . UPI ETC. alue.) 00	*382,985 ** *382,985 ** Market Val	29 due. 00 00
WORCESTER. [Incorporated Feb. 11, 1823. Commenced by JOHN A. FAYERWEATHER, President. Amount of permanent fund,	ROGER F S, BONDS, Par Va \$17,000 2,200 5,000	ETC.	\$382,985 Market Val \$24,650 3,190 6,250	ry. 29 due. 00 00 00
WORCESTER. [Incorporated Feb. 11, 1823. Commenced by JOHN A. FAYERWEATHER, President. Amount of permanent fund,	ROGER F s, Bonds, Par Va \$17,000 2,200 5,000 20,000	ETC. alue. 0 00 00 00 00 00 00 00	**************************************	ry. 29 due. 00 00 00 00
WORCESTER. [Incorporated Feb. 11, 1823. Commenced by JOHN A. FAYERWEATHER, President. Amount of permanent fund,	ROGER F S, BONDS, Par Va \$17,000 2,200 5,000 20,000 5,800	ETC. alue. 0 00 00 00 00 00 00 00 00 00 00 00 00	**************************************	ry. 29 00 00 00 00 00
WORCESTER. [Incorporated Feb. 11, 1823. Commenced by JOHN A. FAYERWEATHER, President. Amount of permanent fund,	ROGER F S, BONDS, Par Va \$17,000 2,200 5,000 20,000 4,500	ETC. alue. 0 00 00 00 00 00 00 00 00 00 00 00 00	*382,985 **Market Val *24,650 3,190 6,250 29,000 5,800 5,625	ry. 29 00 00 00 00 00 00
WORCESTER. [Incorporated Feb. 11, 1823. Commenced by JOHN A. FAYERWEATHER, President. Amount of permanent fund,	ROGER F S, BONDS, Par Va \$17,000 2,200 5,000 20,000 4,500 4,000	ETC. alue. 0 00 00 00 00 00 00 00 00 00 00 00 00	**************************************	ry. 29 due. 00 00 00 00 00 00 00
WORCESTER. [Incorporated Feb. 11, 1823. Commenced by JOHN A. FAYERWEATHER, President. Amount of permanent fund,	ROGER F S, BONDS, Par Va \$17,000 2,200 5,000 20,000 4,500 4,000 1,500	ETC. alue. 0 00 00 00 00 00 00 00 00 00 00 00 00	**************************************	ry. 29 due. 00 00 00 00 00 00 00 00
WORCESTER. [Incorporated Feb. 11, 1823. Commenced by JOHN A. FAYERWEATHER, President. Amount of permanent fund,	ROGER F S, BONDS, Par Va \$17,000 2,200 5,000 20,000 4,500 4,000 1,500 2,000	ETC. alue. 0 00 00 00 00 00 00 00 00 00 00 00 00	*382,985 ** *382,985 ** *Market Val	29 ue. 00 00 00 00 00 00 00 00 00 0
WORCESTER. [Incorporated Feb. 11, 1823. Commenced by JOHN A. FAYERWEATHER, President. Amount of permanent fund,	ROGER F S, BONDS, Par Vs \$17,000 2,200 5,000 20,000 4,500 4,000 1,500 2,000 1,500	ETC. alue. 0 00 00 00 00 00 00 00 00 00 00 00 00	*382,985 *Market Val *24,650 3,190 6,250 29,000 5,800 5,625 6,000 1,500 2,000 1,500	ry. 29 00 00 00 00 00 00 00 00 00 00 00
WORCESTER. [Incorporated Feb. 11, 1823. Commenced by JOHN A. FAYERWEATHER, President. Amount of permanent fund,	ROGER F S, BONDS, Par Va \$17,000 2,200 5,000 20,000 4,500 4,000 1,500 2,000 1,500 2,000	ETC. alue. 0 00 00 00 00 00 00 00 00 00 00 00 00	**************************************	ry. 29 due. 00 00 00 00 00 00 00 00 00 00 00 00
WORCESTER. [Incorporated Feb. 11, 1823. Commenced by JOHN A. FAYERWEATHER, President. Amount of permanent fund,	ROGER F S, BONDS, Par Vs \$17,000 2,200 5,000 20,000 4,500 4,000 1,500 2,000 1,500	ETC. alue. 0 00 0 00 0 00 0 00 0 00 0 00 0 00 0	*382,985 *Market Val *24,650 3,190 6,250 29,000 5,800 5,625 6,000 1,500 2,000 1,500	7y. 29 00 00 00 00 00 00 00 00 00 00 00 00 00

	Par Val	
,	. \$12,000	
Portland & Rumford R.R. bonds,	5,000	
Fitchburg Railroad bonds,	. 25,000	
Cheshire Railroad bonds,	7,000	
Worcester, Nashua & Rochester R.R. bonds,		·
Atchison, Topeka & Santa Fé R.R. bonds,	. 6,000	
Maine Central R.R. bonds,	5,000	•
Penobscot River R.R. bonds,	. 5,000	
Worcester Consolidated Street R'y bonds,		•
West End Street Railway bonds,	5,000	00 5,200 00
	\$166,000	.00 \$189,785 00
Securities held as collateral for cash loans	: — Market Va	alue. Loaned Thereon.
Savings bank books assigned,	. \$1,199	
60 shares Howard Bros' Manuf. Co.,	6,000	
15 " Worcester Gas Light Co.,		
	F 000	
10 " " " 1 1 7 6 0	. 5,000 . 7,350	
42 " Richardson Manuf. Co.,		2,000 00
	\$21,799	44 \$11,340 00
SUMMARY OF ASSETS DE	c. 31, 1894,	
	. \$85,000	00
Cash value of unencumbered real estate,		
Loans on mortgage of real estate (first liens),		
Interest due or accrued thereon,		
Stocks, bonds, etc., as per schedule,		
Loans on collateral security, as per schedule		
Loans on personal security,	3,125	
Cash deposited in bank,		
Interest due and accrued,		
Premiums in course of collection (gross),	. 9,463	
Rents due and accrued,	. 955	
Gross assets,		 \$681,371 37
Liabilities.		
Losses adjusted, unpaid,	. \$2,400	00
Unearned premiums on outstanding risks,	. 284,780	
Return premiums on cancelled policies, .	451	
Surplus due on terminated policies,	2,094	
State and local taxes,	. 207	
Commissions and brokerage,	3,179	
Gross liabilities,	. 5,175	
Gross Habilities,		
Net cash assets,		. \$388,258 23
* Value of lands mortgaged,		\$232,350 00
Value of buildings thereon,		463,750 00
Amount of insurance held as collateral,	• • •	352,500 00

INCOME.	
Premiums outstanding Dec. 31, 1893, \$10,565 61	
Premiums on risks written or renewed, 138,653 67	
Total,	
Premiums now in course of collection, 9,463 85	
Entire premiums collected, \$139,755 43	
Less reinsurance and return premiums, 4,619 54	10- 00
	135 89
	497 63
	995 48
Income from rents, 6,	761 50
Gross cash income,	390 50
Expenditures.	
Cash paid for losses,	
Deduct salvage and reinsurance,	
	619 99
·	613 22
•	113 81
	795 78
* * ·	423 00
	594 58
for incidentals,	136 60
Gross cash expenditures,	676 99
RISKS AND PREMIUMS.	
Amount. Cash Prem's. Conting	t Prem's
Risks outstanding Dec. 31, 1893, \$38,137,831 00 \$557,491 24 \$557,	
Risks written during 1894, . 9,655,215 00 138,653 67 138,	
Total, \$47,793,046 00 \$696,144 91 \$696,	144 91
Risks terminated during 1894, . 8,782,132 00 126,583 24 126,	
Net amount in force, . \$39,010,914 00 \$569,561 67 \$569,	561 67
MISCELLANEOUS.	
Losses incurred during the year,	980 00
Percentage of profits or surplus returned during 1894, 50 and 70 pe	

AGGREGATE.

Guaranty capital,		\$ 100,000 00
Assets. Gross present assets,		\$10,797,789 00
oross prosent assets,	•	Ψ10,101,100 00
LIABILITIES.		
Gross present liabilities,		\$5,759,970 00
Trecores		
INCOME.		@ 5 7 9 0 7 4 5 0 O
Cash received for premiums during the year, .	•	\$5,739,745 00
for interest and dividends,	• •	414,579 00
for assessment on deposit notes, .	• •	32,103 00
for rents,		25,374 00
from all other sources,	•	63,590 00
Gross cash income,		\$6,275,391 00
T		
EXPENDITURES.		01 750 015 00
Cash paid for losses,	• •	\$1,750,915 00
for brokerage and commission on premiu	ıms, .	514,157 00
for salaries and fees of officers and emplo	oyees,.	312,056 00
for interest on borrowed money, .	•	284 00
for State and local taxes,	•	71,262 00
for rents,	•	25,941 00
for return of profits or surplus,	•	2,827,651 00
for dividends on guaranty capital, .		7,000 00
for all other expenditures,	•	243,883 00
Total amonditums		05 759 140 00
Total expenditures,	•	\$5,753,149 00
GENERAL ITEMS.		
Risks written during the year,		\$602,324,896 00
terminated during the year,	•	512,450,625 00
outstanding at end of year,		877,687,858 00
Amount of contingent premiums received thereon,		25,342,477 00
of losses incurred during the year,		1,492,096 00
of permanent fund,		3,982,725 00
or pormanent rand,.		0,002,120 00



MASSACHUSETTS

MUTUAL MARINE INSURANCE COMPANIES.

DETAILED STATEMENT OF ASSETS AND LIABILITIES, WITH ABSTRACT OF ANNUAL STATEMENTS FOR THE YEAR ENDING DECEMBER 31, 1894.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

CHINA MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated April 30, 1853. Commenced business Oct. 1, 1853.]

EDMUND A. POOLE, President.

WILLIAM H. LORD, Secretary.

Office, 70 Kilby Street.

	DETAILED STATEMENT OF STOCKS	AND BONDS.	
		Par Value.	Market Value.
	res Atlas National Bank,	\$10,000 00	\$11,700 00
100 "	Commerce National Dank,	10,000 00	11,300 00
100 "	Continental Patient,	10,000 00	11,075 00
100 "	The and Deather Patient Dans, .	10,000 00	10,875 00
100 "	Tren England Patient Dank, .	10,000 00	16,250 00
100 "	Troith Tractonal Dank,	10,000 00	11,425 00
100 "	Republic National Bank,	10,000 00	15,900 00
75 "	Old Colony Railroad,	7,500 00	13,500 00
100 "	Fitchburg Railroad,	10,000 00	8,700 00
200 "	New York, New Haven & Hart. R.R.,	20,000 00	39,200 00
		\$107,500 00	\$149,925 00
Secur	ities held as collateral for cash loans: —		
		Market Value.	Loaned Thereon.
31 shar	es Boston Casting Co,	§3,100 00	\$3,000 00
Vessel	property,	4,000 00	2,100 00
		\$7,100 00	\$5,100 00
	SUMMARY OF ASSETS DEC. 3	1, 1894.	
Stocks	and bonds, as per schedule,	\$149,925 00	
	n collateral security, as per schedule,.	5,100 00	
	the office of the company,	9,253 30	
	posited in bank,	19,070 57	
	ns in course of collection (gross),	25,591 57	
	aken for marine and inland risks,	23,007 39	
	ance, salvage, etc.,	2,645 00	
	ms more than 3 months due, \$1,000 00	2,040 00	
	oss assets,		\$234,592 83
			,,,,,,
	LIABILITIES.		
Total a	nount of losses, unpaid,	\$54,793 00	
Less re	nsurance,	11,200 00	
Net am	ount of unpaid losses,	\$ 43,593 00	

Unearned premiums on outstanding risk	ζS,		\$65	,951	85		
Unpaid scrip ordered to be redeemed,				60			
Interest due or accrued on scrip, .				600	00		
Commissions and brokerage,			1.	,500	00		
G ,							
Gross liabilities, except capital, .	•	•				\$122,576	52
Surplus as regards policy-holders, . Scrip outstanding, not ordered to be red						\$112,016 5(6,090	
berip outstanding, not ordered to be rec	сеше	٠,	•	•	•		
Impairment of scrip reserve, .	•	•	•	•	•	\$394,073	69
Incom	E.						
Marine premiums outstanding Dec. 31,	1893,		\$74	,686	52		
Premiums on risks written or renewed,	•	•	203	,486	56		
Total,			\$278	.173	08		
Premiums now in course of collection,				,598			
Entire premiums collected,			\$228	574	19		
Less reinsurance and return premiums,		•	27				
Net cash marine premiums received,		•		,011 		\$200,929	91
Interest and dividends received from al		•				5,935	
	Sour	ces,	•	•	•		
Gross cash income,	•	•	•	•	•	\$206,865	28
EXPENDIT	TURES.						
Cash paid for marine and inland losses,			\$185	,413	89		
Deduct salvage and reinsurance, .			16				
Net cash paid for marine and inland los				<u>. </u>		\$169,321	68
Cash paid for commissions and brokera						11,877	
for salaries of officers and en	_					15,400	
for State and local taxes,	_	. ′				2,101	
for rent and incidentals, .						10,487	
Gross cash expenditures,	•	•	•	•	•	\$209,189	00
Risks and P	REMIU	MS.				Premium	
Marine risks outstanding Dec. 31, 1893,		. 8	3,599	.461	00	\$134,155	
Marine risks written during 1894, .			3,756			203,486	
Total,		. \$1	7,356	.319	00	\$337,642	19
Risks terminated during 1894,			3,773			224,465	
In fance at and of warn		-	9 5 9 9	900		0119 170	50
In force at end of year, Deduct amount reinsured,		· •	3,582 170	,617		\$113,176 7,779	
Net amount in force,		. \$	3,412	.273	00	\$105,397	01
Miscella							
			¥7		0	15 004 617	00
Premiums received from organization of		pan	у,	•		15,994,647	
Losses paid from organization of compa			,	•	•	11,472,913	
Marine and inland losses incurred durin				•	•	125,529	
Cash dividends declared from organizat	IO HOL	. CO	mpar	y.	•	3,279,076	UU

INDIA MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated March 29, 1867. Commenced business May 2, 1867.]

GUARANTY FUND PAID UP IN NOTES, \$140,000.

A. B. ALDEN, President.

GEO. H. CROWELL, Secretary.

Office, 107 Water Street.

DETAILED STATEMENT OF STOCKS	AND BONDS.	
	Par Value.	Market Va lue
New York & New England R R. bonds,	\$5,000 00	\$ 5,725 00
150 shares Old Colony R.R.,	15,000 00	27,000 00
80 "Boston & Maine R.R.,	8,000 00	12,800 00
100 " West End R.R.,	5, 000 00	8,550 00
40 " Chicago & Burlington R R.,	4,000 00	2,840 00
50 " New York & New England R.R., .	5,000 00	3,250 00
40 " National Webster Bank,	4, 000 00	3,880 00
10 " Hamilton National Bank,	1,000 00	1,107 00
10 " Everett National Bank,	1,000 00	830 00
Company's own scrip, \$1,690 00		
	\$48,000 00	\$65,982 00
SUMMARY OF ASSETS DEC. 33	1, 1894.	
Stocks and bonds, as per schedule,	\$65,982 00	
Cash in the office of the company,	508 56	
Cash deposited in bank,	2,204 01	
Premiums in course of collection (gross),	2,549 52	
Notes taken for marine and inland risks,	1,439 52	
Subscription notes on time, not exceeding	1,100 02	
twelve months, not yet due,	140,000 00	
Gross assets,	140,000 00	¢ 010 602 61
Gross assets,		\$ 212,683 61
Liabilities.		
Losses claimed and reported,	\$2,000 00	
Losses disputed or resisted,	5,000 00	
Unearned premiums on outstanding risks, .	2,865 75	
Interest due or accrued on scrip,	133 63	
Due and accrued for rent, salaries, etc.,	212 63	
Commissions and brokerage,	344 07	
Reinsurance,	76 38	
Gross liabilities, except guaranty fund		
and scrip,		10,632 46
Surplus as regards policy-holders,		\$202,051 15
Guaranty fund,	\$140,000 00	, ,
Scrip outstanding, not ordered to be redeemed,	156,272 00	
- Sorie distinguing, not ordered to be redefined;		296,272 00
Impairment of scrip reserve,		\$94,220 85
in partition of sorip reserve,		401,220 00

INCOME.

		HOOM								
Premiums on risks written,					\$6	5,058	07			
Premiums now in course of c	ollect	tion,	•	•	2	2,549				
Entire premiums collected,					S.5	3,508				
Less reinsurance and return p				·	₩,	487				
Net cash fire premiums recei			•	•	_				\$ 3,0 2 0	75
Marine premiums collected,						\$152	82			
Less reinsurance and return p	oremi	ums,				64	09			
Net cash marine premiums re			•	•	-	—-	_		88	73
Interest and dividends received	ed fro	m all	sou	rces,	•		•		1,230	
Income from salvages, .	•	•	•	•	•	•	•		1,295	37
Gross cash income, .				•		•			\$5,634	85
	Exp	ENDIT	TIRE	S						
Cash paid for fire losses, .						\$ 512	51			
Deduct salvage and reinsurar			•	•		392				
Net cash paid for fire losses,			•	•	_	002			\$119	76
Interest paid scrip-holders,				•					φιισ	75
Cash paid for commissions ar					•		•		378	
for salaries of office		•	~			·			1,683	
for State and local				,	•				51	
for rent,				•					413	
for incidentals,.			•	•	•	•	•		1,254	
Gross cash expenditures,		•		•					\$3,900	
Ris	SKS A	ND P	REM	IUMS	•					
Fine picks amitten during 190	,				@10	0 794	00		Premiu	
Fire risks written during 189 Deduct risks expired and term						8,734 1,700			\$6,058 486	
Deduct risks expired and terr	шпас	ea,	•	•				_	400	03
In force at end of year, .	•	•			\$44	7,034	00		\$5,571	44
Deduct amount reinsured,	•	•	•			2 ,7 50			125	
								-		
Net amount in force, .	•	•	•	•	\$ 43	1,284	00		\$5,445	77
	Misc	TIT A	NTP()1	10						
D								40	F# 000	00
Premiums received from org				_	ny,	•	•		57,022	
Losses paid from organization			any,	•	•	•	•	2,5	29,795	
Fire losses incurred during the	ne yea	ır,	•	•	•	•	•		2,000	00

AGGREGATE.

3371		
Whole amount of guaranty fund, in subscription notes,		000 00
Whole amount of outstanding scrip not cancelled,	. 662,8	362 00
Assets.		
Gross present assets,	9447 9	277 00
or the process of the transfer	4 7 7 7 7	00
LIABILITIES.		
Gross present liabilities,	\$133,2	209 00
INCOME.	20.5	
Cash actually received for fire premiums,		109 00
actually received for marine premiums, for interest and dividends from all sources,		930 00
from all other sources,		165 00
from an other sources,	1,2	296 00
Gross cash income,	. \$212.5	500 00
EXPENDITURES.		
Cash actually paid during the year for fire losses,		20 00
actually paid during the year for marine losses,		22 00
for brokerage and commissions on premiums, .		256 00
for salaries and pay of officers and employees,.		82 00
for State and local taxes,		53 00
for office, agency and incidental expenses,	12,1	56 00
Interest paid scrip holders,	•	1 00
Gross cash expenditures,	. \$213,0	90 00
Miscellaneous.		
Whole amount of fire risks written during the year,.	\$198,7	
premiums charged or receivable thereon, .		58 00
marine risks written during the year,	. 13,756,8	
premiums charged or receivable thereon,		87 00
fire risks terminated during the year,		00 00
marine risks terminated during the year, . fire risks outstanding at end of year,	. 13,773,4	84 00
marine risks outstanding at end of year,	3,412,2	
fire losses incurred during the year,		00 00
marine losses incurred during the year,		29 00

MASSACHUSETTS JOINT-STOCK FIRE, MARINE AND FIRE-MARINE INSURANCE COMPANIES.

DETAILED STATEMENT OF ASSETS AND LIABILITIES, WITH ABSTRACT OF ANNUAL STATEMENTS, FOR THE YEAR ENDING DECEMBER 31, 1894.

DETAILED STATEMENT OF ASSETS AND LIABILITIES.

AMERICAN INSURANCE COMPANY, BOSTON.

[Incorporated June 12, 1818. Commenced business June, 1818.]
PAID UP CAPITAL, \$300,000.

FRANCIS PEABODY, President.

HENRY S. BEAN, Secretary.

Office, 30 Kilby Street.

		DETAILED STATEMENT OF STO	CKS	AND BO	NDS.		
				Par Valu			
222 9	share	s Old Boston National Bank, .	•	\$22,200	00	\$23,365	50
200	66	Columbian National Bank, .	•	20,000	00	20,700	00
45	66	National Eagle Bank,		4,500	00	3,600	00
170	66	Globe National Bank,		17,000	00	15,300	00
142	66	Hamilton National Bank, .	•	14,200	00	15,762	00
62	66	New England National Bank,		6,200	00	10,075	00
100	46	Suffolk National Bank,	•	10,000	00	10,050	00
152	66	State National Bank,	•	15,200	00	17,632	00
280	66	National Union Bank,		28,000	00	37,800	00
100	66	Merchants' National Bank, .	•	10,000	00	15,700	00
56	66	Tremont National Bank, .	•	5.600	00	4,760	00
69	66	Washington National Bank, .		6,900	00	7,659	00
578	66	Boston & Albany Railroad, .		57,800	00	120,224	00
13	"	Boston & Lowell Railroad, .		6,500	00	12,772	50
200	66	Old Colony Railroad,	•	20,000	00	36,000	00
8	66	Merrimack Manufacturing Co.,		8,000	00	9,200	00
Chic	ago, l	Burlington & Quincy Railroad bonds	,	50,000	00	46,750	00
East	ern F	Railroad bonds,	•	20,000	00	24,250	00
Chie	ago,	Milwaukee & St. Paul R.R. bonds,	•	25,000	00	29,750	00
Cinc	innat	i, Ind., St. Louis & Chic. R.R. bonds	,	40,000	00	38,400	00
			,	100	_	0400.550	
				387,100	00	\$499,750	00
Se	curit	ies held as collateral for cash loans:				T 1 m	
900 -	.l	- Desar Desilding Co		Market Val		Loaned Ther	
200 s	snare	s Essex Building Co.,	•	\$20,000	00	\$15,000	00
		SUMMARY OF ASSETS DEC	. 31	1894.			
Stock	ks an	d bonds, as per schedule,		\$499,750	00		
		collateral security, as per schedule,		15,000			
		m (1)	•	1,042			
		1. 1. 1. 1.	•	17,479			
Inter	est d	ue and accrued,	•	2,925			
		s in course of collection (gross),		25,874			
		s more than 3 months due, \$1,148 39)				
		assets,			_	\$562,071	70

LIABILITIES.	
Losses adjusted, unpaid, \$11,603 87	
claimed and reported, 20,680 20	
disputed or resisted, 1,900 00	
Total amount of losses, \$34,184 07	
Less reinsurance,	
Net amount of unpaid losses, \$33,652 57	
Unearned premiums on outstanding risks,	
Dividends to stockholders unpaid,	
State and local taxes,	
Commissions and brokerage, 4,513 48	
Return premiums,	
Reinsurance,	A 000 400 00
Gross liabilities, except capital, ———	\$208,462 88
Surplus as regards policy-holders,	\$353,608 82
Paid-up capital,	300,000 00
Surplus over capital,	\$53,608 82
Surprus over suprour,	<i>woo</i> ,000 02
INCOME.	
Fire premiums outstanding Dec. 31, 1893, . \$49,564 41	
Same not collected,	
Net collected,	
Premiums on risks written or renewed, 267,987 13	
Total,	
Premiums now in course of collection,	
•	
Entire premiums collected, \$290,529 00	
Less reinsurance and return premiums,	\$216,074 64
*	\$210,074 04
Marine premiums outstanding Dec. 31, 1893, . \$2,673 75 Premiums on risks written or renewed, 223 75	
remiding on risks written or renewed,	
Total,	
Less reinsurance and return premiums, 208 65	
Net cash marine premiums received, ————	\$2,688 85
Interest received on mortgages,	22,662 56
Income from additional premiums,	3,442 69
Cross each income	\$244,868 74
Gross cash income,	\$244,000 74
Expenditures.	
Cash paid for fire losses,	
Deduct salvage and reinsurance, 12,681 65	
Net cash paid for fire losses,	\$161,13 0 93

Cash dividends paid,	,					\$8,916	00
Cash paid for commissions and brokera	ige,					47,345	72
for salaries of officers and en	aple	yees,				22,784	58
for State and local taxes,						7,833	65
for incidentals,						14,164	
Gross cash expenditures,			1.			\$262,598	12
•							
RISKS AND I	PREN	IIUMS					
						Premium	
Fire risks outstanding Dec. 31, 1893,	•		0,831			\$480,893	
Fire risks written during 1894, .	•	. 2	4,071	,749	00	267,987	13
Total,		\$6	4,903	160	00	\$748,880	39
Deduct risks expired and terminated,	•		0,906			354,974	
Deduct fisks expired and terminated,	•			,505 			
In force at end of year,		. \$3	3,996	,195	00	\$393,905	48
Deduct amount reinsured,			3,178	,137	00	41,327	69
37-4			0.010	050		2050 555	=0
Net amount in force, ,	•	. \$3	0,818	,058	00	\$352,577	19
Manine violes autotanding Dec 21 1002			000	,500	00	29 (10	จะ
Marine risks outstanding Dec. 31, 1893	,	•		,500		\$3,412 223	
Marine risks written during 1894, .	•	٠ _		,500		220	10
Total,			\$88	,000	00	\$3,636	00
Deduct risks expired and terminated,			. 88	,000	00	3,636	00
•							
Miscella	NEO	US.					
Premiums received from organization			τ-		2	11,325,264	00
Losses paid from organization of comp		_	٠,	•	• 4	7,894,713	
			•	•	•	142,773	
		ho woo		•	•	422,773	
Marine and inland losses incurred duri	_			•	•		
Cash dividends declared from organiza				2,	•	2,761,500	
Dividends declared during the year (3	-			•	•	9,000	
Company's stock owned by directors,	•	•	•	•	•	22,400	00

BOSTON MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 23, 1873. 'Commenced business Jan. 20, 1874.]

PAID-UP CAPITAL, \$1,000,000.

RANSOM B. FULLER, President. THOMAS H. LORD, Secretary.

Office, 17 State Street.

DETAILED STATEMENT OF STOCKS AND BONDS.

		Par Value.	Market Value.
Boston city bonds,	•	\$125,000 00	\$139,800 00
Chicago, Burlington & Quincy R.R. bonds,		41,000 00	41,922 50

	Par Value.	Market Value.
Oregon Short Line Railroad bonds,	\$10,000 00	\$8,850 00
Louisville, Evansville & St. Louis R R. bonds,	2,000 00	2,095 00
Fitchburg Railroad bonds,	25,000 00	27,250 00
Wisconsin Central Railroad bonds,	20,000 00	10,650 00
Union Pacific, Lincoln & Col. Railroad bonds,	25,000 00	9,000 00
Atch., Topeka & Santa Fé R.R. bonds,	125,000 00	55,875 00
Toledo, St. Louis & Kansas City R.R. bonds, .	20,000 00	11,900 00
Brookline Gas Light Company bonds,	25,000 00	25,500 00
Newton city bonds,	25,000 00	27,062 50
West Shore Railroad bonds,	5,000 00	5,300 00
Boston & Lowell Railroad bonds,	25, 000 00	25,875 00
Ore. Shore Line & Utah Northern R.R. stock,.	5, 000 00	337 50
Chicago, Burlington & Quincy Railroad stock,	54,000 00	38,272 50
Iron Railway Company stock,	29,700 00	14,850 00
Toledo, St. Louis & Kansas City R.R. stock, .	53,000 00	3,180 00
Manchester Mills stock,	20,000 00	20,000 00
Boston & Albany Railroad stock,	20,000 00	41,600 00
Boston & Lowell Railroad stock,	10,000 00	19,650 00
Fitchburg Railroad stock,	25,000 00	21,750 00
Pullman Palace Car Company,	12,000 00	18,390 00
Connecticut & Passumpsic Railroad stock,	5,000 00	6,600 00
Atlantic Bank stock,	10,000 00	12,850 00
Atlas Bank stock,	10,600 00	12,402 00
Beverly Bank stock,	13,000 00	18,200 00
Brookline Bank stock,	10,000 00	12,000 00
Columbian Bank stock,	12,000 00	12,360 00
Commercial Bank stock,	34,000 00	27,540 00
Continental Bank stock,	10,000 00	11,075 00
Eagle Bank stock,	15,2 00 00	12,160 00
Eliot Bank stock,	29,300 00	39,115 50
Exchange Bank stock,	10,000 00	13,062 50
First Bank stock,	10,000 00	24,025 00
First Bank, Salem, stock,	10,000 00	9,000 00
Freeman's Bank stock,	18,000 00	16,200 00
Globe Bank stock,	15, 000 00	13,500 00
Grand Bank, Marblehead, stock,	1,700 00	2,040 00
Hamilton Bank stock,	10,000 00	10,475 00
Hide and Leather Bank stock,	11,000 00	11,962 50
Howard Bank stock,	10,000 00	9,650 00
Lincoln Bank stock,	16,600 00	13,321 50
Mercantile Bank, Salem, stock,	10,000 00	11,000 00
Merchants' Bank stock,	23,000 00	36,167 50
Merchants' Bank, Salem, stock,	5,000 00	6,850 00
Naumkeag Bank, Salem, stock,	10,000 00	12,900 00
New England Bank stock,	15,000 00	24,375 00
North Bank stock, ,	10,000 00	11,425 00
Old Boston Bank stock,	10,000 00	10,525 00
Railroad Bank, Lowell, stock,	5,000 00	5,950 00
Republic Bank stock,	15, 000 00	23,850 00

Parrana Pault ataalt	Par Value. Market Value.
Revere Bank stock,	\$20,000 00 \$19,050 00 20,000 00 36,000 00
	20,000 00 36,000 00 20,000 00 23,100 00
Suffolk Bank stock,	10,000 00 10,000 00
Tremont Bank stock,	10,000 00 8,500 00
	\$1,146,100 00 \$1,096,341 50
C'4'1 11 11 4 1 C 1 1	
Securities held as collateral for cash loans: -	Market Value. Loaned Thereon.
800 shares Cobb Lime Company,	\$48,000 00 \$25,000 00
60 " American Fire Hose Mfg. Co, .	3,000 00 2,000 00
10 " Union Pacific R.R. Co,	110 00 7
Kansas State bonds,	2,080 00 1,800 00
30 shares Gloucester Gas Light Co.,	3,000 00 2,000 00
10 shares Rome, Watertown & Ogdensburg R R.,	
Peabody town bonds,	2,000 00 1,800 00
reabout town bonds,	2,000 00 1,000 00
	\$59,800 00 \$33,900 00
SUMMARY OF ASSETS DEC.	21 1201
	\$31,740 78
Cash value of unencumbered real estate,	
Loans on mortgage of real estate (first liens*),	862,140 00
Interest due or accrued thereon,	4,588 08
Stocks and bonds, as per schedule,	
Loans on collateral security, as per schedule,.	33,900 00
Cash deposited in bank,	
Interest due and accrued,	3,251 87
Premiums in course of collection (gross), .	1 43,936 5 3
Notes taken for marine and inland risks,	•
Gross assets,	
Liabilities.	
Net amount of unpaid losses,	\$240,103 00
	403,043 67
Gross liabilities, except capital,	040 454 07
Surplus as regards policy-holders,	
Paid-up capital,	1,000,000 00
Complex constal	\$1,234,430 20
Surplus over capital,	\$1,234,430 20
INCOME.	
Marine premiums outstanding Dec. 31, 1893, .	\$626,245 14
Premiums on risks written or renewed,	
Total,	
Premiums now in course of collection,	
Untile ameniums collected	e1 977 910 96
Entire premiums collected,	197 611 10
Less reinsurance and return premiums,	
Net cash marine premiums received,	
* Total value of property mortgaged, Amount of insurance held as collateral,	\$1,947,900 00
Amount of insurance held as collateral, .	094,704 00

Interest received on mortgages, .				\$29,035	39
Interest and dividends received from al	lothers	sources, .		58,459	73
Income from rents,				2,710	17
6 ,					
Gross cash income,	•			\$1,239,775	06
• (
Expendit	9	1-0			
Cash paid for marine and inland losses,		\$734,105			
Deduct salvage and reinsurance, .		101,102	05		
Net cash paid for marine and inland los	0		_	\$633,003	
Cash dividends paid,			•	100,000	
Cash paid for commissions and brokera	_		•	23,471	
for salaries of officers and er	nployee	es,	•	54,144	
for State and local taxes,			•	11,692	
for incidentals,			•	60,011	45
Gross cash expenditures,				\$882,323	25
Gross cash expenditures,	• •	• •	•	\$002,020	20
Risks and P	DEMIN	TC.			
ILISAS AND I	REMIUM	15.		Premium	ıs.
Marine risks outstanding Dec. 31, 1893,		\$11,143,007	00	\$702,748	14
Marine risks written during 1894, .		57,420,067	00	1,051,558	82
TT-4-1	•	ACO 500 074		01 754 900	0.6
Total,		\$68,563,074			
Deduct risks expired and terminated,	• •	58,391,155		1,091,856	38
In force at end of year,		\$10,171,919	00	\$662,450	58
Deduct amount reinsured,		231,215		12,351	
			_		
Net amount in force,		\$9,940,704	00	\$ 650,098	69
Macona	NTTO YTO				
Miscella					
Premiums received from organization of		any, .		\$23,369,719	
Losses paid from organization of comp				16,247,521	
Marine and inland losses incurred duri			•	715,848	
Cash dividends declared from organizat			•	1,630,000	
Dividends declared during the year (10	_		•	100,000	
Company's stock owned by directors,		a • •		111,600	00
^	1				
• •					
EQUITABLE MARINE INSURANCE	E COM	PANY, PR	ov	INCETOW	VN.
[Incorporated 1845. Commo	enced hus	iness 1846 1			
	•				
PAID-UP CAPIT	AL, \$50,00	00.			
LYSANDER M. PAINE, President.	1	LEWIS NIC	KER	SON, Secret	ary.
DETAILED STATEMENT OF	STOCK				
20 shares Kucaman's National De L. D.	atox	Par Val		Market Va	
80 shares Freeman's National Bank, Bo 65 "First National Bank, Province		\$8,000		\$7,200	
	•	6,500			
15 "Revere National Bank, Boston	•	1,500			
15 "State National Bank, Boston,		1,500	00	1,732	50

	Dan Walna	Manhat Walna
45 shares National Bank of Republic, Boston,	Par Value. \$4,500 00	Market Value. \$7,155 00
16 "Hide and Leather Nat'l Bank, Boston,	1,600 00	1,740 00
24 " Boston & Albany Railroad,	2,400 00	4,992 00
20 " Union Pacific Railroad,	2,000 00	240 00
Bangor city bonds,	2,000 00	2,325 00
Cincinnati city bonds,	3,000 00	3,672 50
Kansas City bonds,	2, 500 00	2,800 00
Portsmouth, N. H., city bonds,	5,000 00	5,050 00
Toledo city bonds,	3,000 00	3,375 00
Omaha city bonds,	3,000 00	3,375 00
Duluth city bonds,	3,000 00	3,180 00
St. Paul city bonds,	3,000 00	3,240 00
New York & New England Railroad bonds,	2,000 00	2,240 00
Chicago & North Western Railroad bonds, .	2,000 00	2,160 00
Fitchburg Railroad bonds,	5,000 00	5,250 00
Boston, Revere Beach & Lynn Railroad bonds,	4,000 00	4,120 00
·		1,115 00
Atchison, Topeka & Santa Fé Railroad bonds,	2,500 00 1,000 00	1,000 00
New England Mortgage Security Co. bonds, .	1,000 00	1,000 00
	\$69,000 00	\$ 76,165 7 5
SUMMARY OF ASSETS DEC. 31,	1901	
Stocks, bonds, etc., as per schedule,	\$ 76,165 75 824 03	
Cash in the office of the company,		
Cash deposited in bank,	15,507 71	
Interest due and accrued,	438 00	
Premiums in course of collection (gross),	4,296 03	
Notes taken for marine and inland risks, .	12,974 38	2110 005 00
Gross assets,		\$110,205 90
Liabilities.		
Losses adjusted, unpaid,	\$1,000 00	
Losses claimed and reported,	5,897 63	
Unearned premiums on outstanding risks, .	25,403 14	
Dividends to stockholders, unpaid,	4,000 00	
State and local taxes,	225 00	
Reinsurance disallowed,	37 50	
Gross liabilities, except capital,		36,563 27
Surplus as regards policy holders,		\$73,642 63
Paid-up capital,		50,000 00
Surplus over capital,		\$23,642 63
INCOME.		
Marine premiums collected,	\$2 8,833 89	
Less insurance and return premiums,	2,534 09	
Net cash marine premiums received,		\$26,299 80
Interest and dividends received from all sources,		3,726 93
		220.020.72
Gross cash income,		\$ 30,026 73

Ex	PENDIT	JRES.						
Cash paid for marine and inland	losses,		•		•		\$13,749	41
Cash dividends paid,	•	•				•	4,000	00
Cash paid for commissions and b	rokerag	çe,		•		•	2,397	67
for salaries of officers	and em	ploye	es,				1,550	00
for State and local tax	kes,			•	•		489	38
for incidentals,	•	•	•	•	•	•	412	69
Gross cash expenditures, .	•	•	•	•	•	•	\$22,599	15
Risks	AND P	REMI	UMS	•				
7	1 1000			4007	010	00	Premium	
Marine risks outstanding Dec. 31		•	•	\$367			\$24,141	
Marine risks written during 1894	ł, · .	•	•	609	,311	00	34,487	92
Total,			. 4	\$977.	227	00	\$58,629	24
Deduct risks expired and termin	ated,	•	•	568	,495	00	31,744	10
In force at end of year,				\$408	,732	00	\$26,885	14
Deduct amount reinsured,	•	•	•	18.	,800	00	1,482	00
Net amount in force,	. ,	•	•	\$ 389	,932	00	\$25,403	14
Misc	ELLANE	ous.						
Premiums received from organiz	zation of	com	pan	у,	•	•	\$463,238	00
Losses paid from organization of	f compa	ny,	•	•			319,883	00
Marine and inland losses incurre	ed durin	g the	yea	r,			19,647	00
Cash dividends declared from or	rganizat	ion o	f co	mpan	y,		54,500	00
Dividends declared during the y	ear (8 p	er ce	ent.)	, .			4,000	00
Company's stock owned by direct	ctors,	•	•	•	•	•	10,200	00

FIREMEN'S FIRE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 21, 1872. Commenced business Dec. 30, 1872.]

PAID-UP CAPITAL, \$400,000.

THOMAS W. TUCKER, President.

HENRY C. SHORT, Secretary. .

Office, 43 Kilby Street.

DETAILED	ST	ATEME	NT	OF ST	COCKS	AND BONDS.	
						Par Value.	Market Value.
Boston city bonds, .	•	•	•	•	•	\$ 60,000 00	\$65,700 00
Fall River city bonds,			•			30,000 00	33,000 00
Lawrence eity bonds,	•	-				20,000 00	21,100 00
Quincy city bonds, .			•			8,000 00	8,360 00
Haverhill city bonds,	•	•				10,000 00	10,550 00
Brookline town notes,	•				•	18,000 00	18,360 00
Eastern Railroad bonds,	•		•		•	22,500 00	27,225 00

Fitchburg Railroad bonds,	Par Value. \$20,000 00	Market Value. \$21,800 00
Boston & Providence Railroad bonds,	25,000 00	26,500 00
Old Colony Railroad bonds,	20,000 00	21,200 00
Boston & Maine Railroad bonds,	10,000 00	10,350 00
Boston & Lowell Railroad bond,	1,000 00	1,045 00
Boston & Albany Railroad bonds,	25,000 00	26,500 00
Maine Central Railroad bonds,	10,000 00	10,100 00
Chicago, Burlington & Quincy R.R. bonds, .	25,000 00	24,593 75
Kan. City, St. Joseph & C. Bluffs R.R. bonds,	20,000 00	24,400 00
Chicago, Burlington & Northern R.R. bonds, .	25,000 00	25,875 00
Cedar Rapids, Iowa Falls & No. W. R.R. bonds,	25,000 00	22,500 00
St. Paul & North Pacific Railroad bonds, .	30,000 00	35,100 00
Atchison, Topeka & Santa Fé Railroad bonds,	20,000 00	12,600 00
Jackson, Lansing & Saginaw R.R. bonds, .	10,000 00	10,300 00
Old Colony Steamboat Company bonds,	15,000 00	15,000 00
200 shares City National Bank,	20,000 00	16,000 00
200 " Hamilton National Bank,	20,000 00	22,150 00
200 " Eagle National Bank,	20,000 00	16,000 00
53 " Webster National Bank,	5,300 00	5,141 00
200 " Revere National Bank,	20,000 00	19,000 00
103 " Atlas National Bank,	10,300 00	12,051 00
200 "Boston National Bank,	20,000 00	20,050 00
12 " Old Boston National Bank,	1,200 00	1,263 00
284 " Atlantic Cotton Mills stock,	28,400 00	19,312 00
Loan to Arlington mills,	10,000 00	10,000 00
	\$ 604,700 00	\$613,125 75
,		
Summary of Assets Dec.	31, 1894.	
Summary of Assets Dec. Loans on mortgage of real estate (first liens*), Interest due or accrued thereon,	31, 1894. \$194,000 00 1,699 37	
Loans on mortgage of real estate (first liens*), Interest due or accrued thereon,	\$ 194,000 00	
Loans on mortgage of real estate (first liens*), Interest due or accrued thereon, Stocks and bonds, as per schedule,	\$194,000 00 1,699 37	
Loans on mortgage of real estate (first liens*), Interest due or accrued thereon, Stocks and bonds, as per schedule, Cash in the office of the company,	\$194,000 00 1,699 37 613,125 75	
Loans on mortgage of real estate (first liens*), Interest due or accrued thereon, Stocks and bonds, as per schedule,	\$194,000 00 1,699 37 613,125 75 482 90	
Loans on mortgage of real estate (first liens*), Interest due or accrued thereon, Stocks and bonds, as per schedule, Cash in the office of the company, Cash deposited in bank,	\$194,000 00 1,699 37 613,125 75 482 90 63,409 37	
Loans on mortgage of real estate (first liens*), Interest due or accrued thereon, Stocks and bonds, as per schedule, Cash in the office of the company, Cash deposited in bank, Interest due and accrued,	\$194,000 00 1,699 37 613,125 75 482 90 63,409 37 4,974 16	\$ 890,190 34
Loans on mortgage of real estate (first liens*), Interest due or accrued thereon, Stocks and bonds, as per schedule, Cash in the office of the company, Cash deposited in bank, Interest due and accrued, Premiums in course of collection (gross), .	\$194,000 00 1,699 37 613,125 75 482 90 63,409 37 4,974 16	\$ 890,190 34
Loans on mortgage of real estate (first liens*), Interest due or accrued thereon, Stocks and bonds, as per schedule, Cash in the office of the company, Cash deposited in bank, Interest due and accrued, Premiums in course of collection (gross), .	\$194,000 00 1,699 37 613,125 75 482 90 63,409 37 4,974 16	\$ 890 , 190 34
Loans on mortgage of real estate (first liens*), Interest due or accrued thereon, Stocks and bonds, as per schedule, Cash in the office of the company, Cash deposited in bank, Interest due and accrued, Premiums in course of collection (gross), . Gross assets, Liabilities.	\$194,000 00 1,699 37 613,125 75 482 90 63,409 37 4,974 16 12,498 79	\$890,190 34
Loans on mortgage of real estate (first liens*), Interest due or accrued thereon, Stocks and bonds, as per schedule, Cash in the office of the company, Cash deposited in bank, Interest due and accrued, Premiums in course of collection (gross), . Gross assets, LIABILITIES. Losses adjusted, unpaid,	\$194,000 00 1,699 37 613,125 75 482 90 63,409 37 4,974 16 12,498 79	\$ 890 , 190 34
Loans on mortgage of real estate (first liens*), Interest due or accrued thereon, Stocks and bonds, as per schedule, Cash in the office of the company, Cash deposited in bank, Interest due and accrued, Premiums in course of collection (gross), Gross assets, Liabilities. Losses adjusted, unpaid, Losses claimed and reported,	\$194,000 00 1,699 37 613,125 75 482 90 63,409 37 4,974 16 12,498 79 \$2,677 59 5,461 22	\$ 890 , 190 34
Loans on mortgage of real estate (first liens*), Interest due or accrued thereon, Stocks and bonds, as per schedule, Cash in the office of the company, Cash deposited in bank, Interest due and accrued, Premiums in course of collection (gross), Gross assets, LIABILITIES. Losses adjusted, unpaid, Losses claimed and reported, Unearned premiums on outstanding risks,	\$194,000 00 1,699 37 613,125 75 482 90 63,409 37 4,974 16 12,498 79 \$2,677 59 5,461 22 209,875 83	\$890,190 34
Loans on mortgage of real estate (first liens*), Interest due or accrued thereon, Stocks and bonds, as per schedule, Cash in the office of the company, Cash deposited in bank, Interest due and accrued, Premiums in course of collection (gross), Gross assets, LIABILITIES. Losses adjusted, unpaid, Losses claimed and reported, Unearned premiums on outstanding risks, Dividends to stockholders unpaid,	\$194,000 00 1,699 37 613,125 75 482 90 63,409 37 4,974 16 12,498 79 \$2,677 59 5,461 22	\$890,190 34
Loans on mortgage of real estate (first liens*), Interest due or accrued thereon, Stocks and bonds, as per schedule, Cash in the office of the company, Cash deposited in bank, Interest due and accrued, Premiums in course of collection (gross), Gross assets, LIABILITIES. Losses adjusted, unpaid, Losses claimed and reported, Unearned premiums on outstanding risks, Dividends to stockholders unpaid, Due and accrued for rent, salaries, etc.,	\$194,000 00 1,699 37 613,125 75 482 90 63,409 37 4,974 16 12,498 79 \$2,677 59 5,461 22 209,875 83 80 00	\$ 890,190 34
Loans on mortgage of real estate (first liens*), Interest due or accrued thereon, Stocks and bonds, as per schedule, Cash in the office of the company, Cash deposited in bank, Interest due and accrued, Premiums in course of collection (gross), Gross assets, Liabilities. Losses adjusted, unpaid, Losses claimed and reported, Unearned premiums on outstanding risks, Dividends to stockholders unpaid, Due and accrued for rent, salaries, etc., State and local taxes,	\$194,000 00 1,699 37 613,125 75 482 90 63,409 37 4,974 16 12,498 79 \$2,677 59 5,461 22 209,875 83 80 00 1,000 00 1,000 00	
Loans on mortgage of real estate (first liens*), Interest due or accrued thereon, Stocks and bonds, as per schedule, Cash in the office of the company, Cash deposited in bank, Interest due and accrued, Premiums in course of collection (gross), Gross assets, LIABILITIES. Losses adjusted, unpaid, Losses claimed and reported, Unearned premiums on outstanding risks, Dividends to stockholders unpaid, Due and accrued for rent, salaries, etc., State and local taxes, * Value of lands mortgaged,	\$194,000 00 1,699 37 613,125 75 482 90 63,409 37 4,974 16 12,498 79 \$2,677 59 5,461 22 209,875 83 80 00 1,000 00 1,000 00	00 00
Loans on mortgage of real estate (first liens*), Interest due or accrued thereon, Stocks and bonds, as per schedule, Cash in the office of the company, Cash deposited in bank, Interest due and accrued, Premiums in course of collection (gross), Gross assets, LIABILITIES. Losses adjusted, unpaid, Losses claimed and reported, Unearned premiums on outstanding risks, Dividends to stockholders unpaid, Due and accrued for rent, salaries, etc., State and local taxes,	\$194,000 00 1,699 37 613,125 75 482 90 63,409 37 4,974 16 12,498 79 \$2,677 59 5,461 22 209,875 83 80 00 1,000 00 1,000 00	00 00

Commissions and brokerage, \$2,261 21 Return premiums and reinsurance, 600 00 Gross liabilities, except capital, \$222,955 85	Return premiums and reinsurance,						
Return premiums and reinsurance,	Return premiums and reinsurance,	Commissions and brokerage			\$2,261	21	
Second	Surplus as regards policy-holders, \$667,234 49	9					
Surplus as regards policy-holders	Surplus as regards policy-holders,	-					\$999 955 85
Paid-up capital,	Paid-up capital,	Gross natinties, except capital,	•	•			\$222,000 OO
Paid-up capital,	Paid-up capital,	Surplus as regards, policy-holders, .					\$667,234 49
Surplus over capital,	Surplus over capital,						
INCOME. Fire premiums outstanding Dec. 31, 1893, \$16,915 39 \$50 00 Net collected,	Income Stage Sta	Take up capital,	•	•		·	
INCOME. \$16,915 39 Same not collected,	Income	Surplus over capital,	•		•		\$267,234 49
Fire premiums outstanding Dec. 31, 1893, . \$16,915 39 Same not collected,	Same not collected,						
Fire premiums outstanding Dec. 31, 1893, . \$16,915 39 Same not collected,	Same not collected,	Inc	OME				
Net collected,	Net collected,				16 015	20	
Net collected,	Net collected,	•		• 9			
Premiums on risks written or renewed,	Total,	Same not collected,	•	•	90	00	
Premiums on risks written or renewed,	Total,	Net collected		-	316 865	39	
Total,	Total,	·					
Premiums now in course of collection,	Premiums now in course of collection,	Tremiums on risks written or renew	eu, .	• •	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	13	
Premiums now in course of collection,	Premiums now in course of collection,	Total		. 89	328,804	58	
Entire premiums collected,	Entire premiums collected, \$316,305 79 Less reinsurance and return premiums,	·					
Less reinsurance and return premiums,	Less reinsurance and return premiums,	Tremiums now in course or concent	·11, •	· _	12,100		
Less reinsurance and return premiums,	Less reinsurance and return premiums,	Entire premiums collected,		. \$3	316,305	79	
Net cash fire premiums received,	Net cash fire premiums received,	-					
Interest received on mortgages,	Interest received on mortgages,	•			•		\$164 980 51
Interest and dividends received from all other sources,	Interest and dividends received from all other sources,	-					•
Income from refunded bank tax,	Income from refunded bank tax,						
Miscellaneous,	Miscellaneous,				·s, .	•	
EXPENDITURES. Cash paid for fire losses,	EXPENDITURES. Cash paid for fire losses,	·			•	•	
EXPENDITURES. Cash paid for fire losses,	EXPENDITURES. Cash paid for fire losses,	Miscellaneous,	•		•	•	392 84
EXPENDITURES. Cash paid for fire losses,	EXPENDITURES. Cash paid for fire losses,	Chaga angh incoma					\$201 622 01
Cash paid for fire losses,	Cash paid for fire losses,	Gross easi meome, . ,	•	•	•	•	\$201,022 91
Cash paid for fire losses,	Cash paid for fire losses,	Types	TO VIDITALIA	10			
Deduct salvage and reinsurance,	Deduct salvage and reinsurance,				73 980	65	
Net cash paid for fire losses,	Net cash paid for fire losses,	~					
Cash dividends paid,	Cash dividends paid,				7,000	40	ACC 450 10
Cash paid for commissions and brokerage,	Cash paid for commissions and brokerage,					_	
for salaries of officers and employees,	for salaries of officers and employees,						
for State and local taxes,	for State and local taxes,				•	•	
for rent,	for rent,	for salaries of officers and	emplo	yees, .	•	•	14,425 00
for incidentals,	for incidentals,	for State and local taxes,				•	
Gross cash expenditures,	Gross cash expenditures,	for rent,					3,000,00
Gross cash expenditures,	Gross cash expenditures,	0 • • 1 . 1			•		0,000 00
RISKS AND PREMIUMS. Premiums. Fire risks outstanding Dec. 31, 1893, \$21,656,256 00 \$232,685 82	RISKS AND PREMIUMS. Fire risks outstanding Dec. 31, 1893, . \$21,656,256 00 \$232,685 82 Fire risks written during 1894,	for incidentals,	•		•	•	
Fire risks outstanding Dec. 31, 1893, \$21,656,256 00 \$232,685 82	Fire risks outstanding Dec. 31, 1893, . \$21,656,256 00 \$232,685 82 Fire risks written during 1894, 35,256,991 00 311,939 19		•		•	•	6,387 64
Fire risks outstanding Dec. 31, 1893, \$21,656,256 00 \$232,685 82	Fire risks outstanding Dec. 31, 1893, . \$21,656,256 00 \$232,685 82 Fire risks written during 1894, 35,256,991 00 311,939 19		•		•	•	6,387 64
Fire risks outstanding Dec. 31, 1893, . \$21,656,256 00 \$232,685 82	Fire risks outstanding Dec. 31, 1893, . \$21,656,256 00 \$232,685 82 Fire risks written during 1894, 35,256,991 00 311,939 19	Gross cash expenditures,	•	• •	•		6,387 64
	Fire risks written during 1894, 35,256,991 00 311,939 19	Gross cash expenditures,	· · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	•		6,387 64 \$144,797 25
		Gross cash expenditures, Risks and	· · · · · · · · · · · · · · · · · · ·				6,387 64 \$144,797 25 Premiums.
Fire risks written during 1894, 35,256,991 00 311,939 19		Gross cash expenditures, Risks and Fire risks outstanding Dec. 31, 1893,	· · · · · · · · · ·	\$21,6			6,387 64 \$144,797 25 Premiums. \$232,685 82
Total,	Total \$56,913,947,00 \$544,695,01	Gross cash expenditures, Risks and Fire risks outstanding Dec. 31, 1893,	· PREM	\$21,6			6,387 64 \$144,797 25 Premiums. \$232,685 82
		Gross cash expenditures, RISKS AND Fire risks outstanding Dec. 31, 1893, Fire risks written during 1894,	· PREM	\$21,6 35,2	56,991	00	6,387 64 \$144,797 25 Premiums. \$232,685 82 311,939 19
Healier right expired and tompunated 14 152 H / On 12 / Hy I	Heduct right expired and forminated 14 159 017 00 197 091 70	Gross cash expenditures,	-:	\$21,6 35,2 \$56,9	256,991 013,247	00	6,387 64 \$144,797 25 Premiums. \$232,685 82 311,939 19 \$544,625 01
Deduct risks expired and terminated, . 14,153,017 00 137,931 78	Deduct risks expired and terminated, . 14,153,017 00 137,931 78	Gross cash expenditures, RISKS AND Fire risks outstanding Dec. 31, 1893, Fire risks written during 1894,	-:	\$21,6 35,2 \$56,9	256,991 013,247	00	6,387 64 \$144,797 25 Premiums. \$232,685 82 311,939 19
		Gross cash expenditures,	-:	\$21,6 35,2 \$56,9 14,1	56,991 013,247 53,017	00	6,387 64 \$144,797 25 Premiums. \$232,685 82 311,939 19 \$544,625 01 137,931 78
In force at end of year, \$42,769,230 00 \$406,693 23	In force at end of year, \$42,769,230 00 \$406,693 23	Gross cash expenditures,	-:	\$21,6 35,2 \$56,9 14,1 \$42,7	256,991 013,247 53,017 760,230	00 00 00	6,387 64 \$144,797 25 Premiums. \$232,685 82 311,939 19 \$544,625 01 137,931 78 \$406,693 23
	In force at end of year, \$42,769,230 00 \$406,693 23	Gross cash expenditures,	-:	\$21,6 35,2 \$56,9 14,1 \$42,7	256,991 013,247 53,017 760,230	00 00 00	6,387 64 \$144,797 25 Premiums. \$232,685 82 311,939 19 \$544,625 01 137,931 78 \$406,693 23
Defiller risks expired and terminated 14 158 017 00 187 081 78	Deduct risks expired and terminated 14 152 017 00 127 021 79	Gross cash expenditures,	-:	\$21,6 35,2 \$56,9	256,991 013,247	00	6,387 64 \$144,797 25 Premiums. \$232,685 82 311,939 19 \$544,625 01
		Gross cash expenditures,	-:	\$21,6 35,2 \$56,9 14,1	56,991 013,247 53,017	00	6,387 64 \$144,797 25 Premiums. \$232,685 82 311,939 19 \$544,625 01 137,931 78
		Gross cash expenditures,	-:	\$21,6 35,2 \$56,9 14,1	56,991 013,247 53,017	00	6,387 64 \$144,797 25 Premiums. \$232,685 82 311,939 19 \$544,625 01 137,931 78
In force at end of year, \$42,769,230 00 \$406,693 23	In force at end of year, \$42,769,230 00 \$406,693 23	Gross cash expenditures,	-:	\$21,6 35,2 \$56,9 14,1 \$42,7	256,991 013,247 53,017 760,230	00 00 00	6,387 64 \$144,797 25 Premiums. \$232,685 82 311,939 19 \$544,625 01 137,931 78 \$406,693 23
In force at end of year, \$42,769,230 00 \$406,693 23	In force at end of year,	Gross cash expenditures,	-:	\$21,6 35,2 \$56,9 14,1 \$42,7	56,991 013,247 53,017 60,230 382,733	00 00 00 00 00	6,387 64 \$144,797 25 Premiums. \$232,685 82 311,939 19 \$544,625 01 137,931 78 \$406,693 23 8,931 87

MISCELLANEOUS.

Premiums received from organization of company,	\$2,862,258	00
Losses paid from organization of company,	1,462,959	00
Fire losses incurred during the year,	56,785	00
Cash dividends declared from organization of company,	645,000	00
Dividends declared during the year (8 per cent.),	32,000	00
Company's stock owned by directors,	23,300	00

FIRST NATIONAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated April, 1868. Commenced business January, 1869.]

PAID-UP CAPITAL, \$200,000.

CHARLES B. PRATT, President.

GEORGE A. PARK, Secretary.

	DETAILED STATEMENT OF STOCKS	AND BONDS.	
		Par Value.	Market Value.
, 50 share	s Fitchburg Railroad stock,	\$5, 000 00	\$4,350 00
78 "	Norwich & Worcester Railroad, .	7,800 00	13, 533 00
30 "	Worcester National Bank,	3,000 00	4,500 00
50 "	Worcester Safe Deposit & Trust Co.,	5,000 00	7,650 00
120 "	First National Bank, Worcester, .	12,000 00	20,400 00
27 "	Eliot National Bank, Boston, .	2,700 00	3,604 50
15 "	North National Bank, Boston, .	1, 500 00	1,725 00
31 "	Boylston National Bank, Boston, .	3,100 00	3,906 00
25 "	Merchants' National Bank, Boston,	2,500 00	3,918 75
20 "	Revere National Bank, Boston, .	2,000 00	1,905 00
24 "	Nat'l Bank of Commerce, Boston,	2,400 00	2,712 00
Fitchbur	g Railroad bonds,	12,000 00	12,900 00
		\$ 59,000 00	\$ 81,104 25
	SUMMARY OF ASSETS DEC. 3	1, 1894.	
Cash val	ue of unencumbered real estate,	\$550 00	
	mortgage of real estate (first liens*),	180,393 62	
	due or accrued thereon,	3,259 04	
	nd bonds, as per schedule,	81,104 25	
	personal security,	400 00	
	he office of the company,	2,229 76	
	osited in bank,	16,742 59	
_	due and accrued,	487 00	
	as in course of collection (gross),	29,383 48	
	.:	1,750 00	
	s assets,	1,700 00	\$316,299 74

^{*} Total value of property mortgaged, \$363,500 00
Amount of insurance held as collateral, 126,850 00

Liabilities.	
Losses adjusted, unpaid, \$5,500 98	3
claimed and reported, 7,823 88	
disputed or resisted, 800 00)
Total amount of losses,	
Less reinsurance,	
Net amount of unpaid losses, \$13,896 93	3
Unearned premiums on outstanding risks, . 93,837 16	5
Commissions and brokerage, 4,407 51	
Gross liabilities, except capital, ————	\$ 112,141 60
Surplus as regards policy-holders,	\$204,158 14
Paid-up capital,	. 200,000 00
Surplus over capital,	\$4,158 14
Income.	
Fire premiums outstanding Dec. 31, 1893, \$37,600 67	7
Same not collected, 209 07	
	_
Net collected, \$37,391 60)
Premiums on risks written or renewed, 190,595 98	•
	-
Total,	
Premiums now in course of collection, 29,383 48	-
Entire premiums collected, \$198,604 10)
Less reinsurance and return premiums, 41,313 96	3
Net cash fire premiums received, ————	- \$157,290 14
Interest received on mortgages,	
Interest and dividends received from all other sources, .	
Income from commissions, etc.,	. 2,500 00
Income from all other sources,	. 2,700 00
Gross cash income,	. \$175,714 78
Expenditures.	
Cash paid for fire losses, \$128,662 70	0
Deduct salvage and reinsurance, 5,640 8	
Net cash paid for fire losses,	- \$123,021 88
Cash paid for commissions and brokerage,	. 39,454 85
for salaries of officers and employees,	. 8,692 00
for State and local taxes,	. 2,839 92
for incidentals,	. 9,884 21
Gross cash expenditures,	. \$183,892 86

MISCELLANEOUS.

Premiums received from organization of company,		\$2,862,258	00
Losses paid from organization of company,		1,462,959	00
Fire losses incurred during the year,		56,785	00
Cash dividends declared from organization of company,		645,000	00
Dividends declared during the year (8 per cent.),		32,000	00
Company's stock owned by directors,	•	23,300	00

FIRST NATIONAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated April, 1868. Commenced business January, 1869.]

PAID-UP CAPITAL, \$200,000.

CHARLES B. PRATT, President.

GEORGE A. PARK, Secretary.

		DETAILED STATEMENT OF STOCKS	AND BON	DS.	
			Par Val	ue.	Market Value.
. 50 s	shares	Fitchburg Railroad stock,	\$5,000	00	\$4, 350 00
78	66	Norwich & Worcester Railroad, .	7,800	00	13,533 00
30	66	Worcester National Bank,	3,000	00	4,500 00
50	66	Worcester Safe Deposit & Trust Co.,	5,000	00	7,650 00
120	66	First National Bank, Worcester, .	12,000	00	20,400 00
27	66	Eliot National Bank, Boston, .	2,700	00	3,604 50
15	"	North National Bank, Boston, .	1,500	00	1,725 00
31	66	Boylston National Bank, Boston, .	3,100	00	3,906 00
25	66	Merchants' National Bank, Boston,	2,500	00	3,918 75
20	66	Revere National Bank, Boston, .	2,000	00	1,905 00
24	66	Nat'l Bank of Commerce, Boston,	2,400	00	2,712 00
Fitel	iburg	Railroad bonds,	12,000	00	12,900 00
			\$59,000	00	\$ 81,104 25
		SUMMARY OF ASSETS DEC. 33	1, 1894.		
Cash	valu	e of unencumbered real estate,	\$550	00	
Loan	is on i	mortgage of real estate (first liens*),	180,393	62	
Inter	est d	ue or accrued thereon,	3,259	04	
Stock	ks and	d bonds, as per schedule,	81,104	25	
		personal security,	400	00	
Cash	in th	e office of the company,	2,229	76	
		osited in bank,	16,742	59	
		ue and accrued,	487	00	
		s in course of collection (gross), .	29,383	48	
		ivable,	1,750		
		assets,		_	\$316,299 74

^{*} Total value of property mortgaged, \$363,500 00

Amount of insurance held as collateral, 126,850 00

Liabilit	TIES.				
Losses adjusted, unpaid,		\$5, 500	98		
claimed and reported,		7,823			
disputed or resisted,		800			
anspacou or rosistou,	•				
Total amount of losses,		\$14,124	86		
Less reinsurance,		227			
—————————————————————————————————————	•				
Net amount of unpaid losses,		\$13,896	93		
Unearned premiums on outstanding risk	cs,	93,837			
Commissions and brokerage,		4,407	51		
Gross liabilities, except capital,				\$112,141	60
Surplus as regards policy-holders, .				\$204,158	14
Paid-up capital,			•	200,000	00
					_
Surplus over capital,				\$4,158	14
· Incom	E.				
Fire premiums outstanding Dec. 31, 189	3.	\$37,600	67		
Same not collected,	,	209			
, , , , , , ,	-				
Net collected,		\$37,391	60		
Premiums on risks written or renewed,		190,595			
·	-				
Total,		\$227,987	58		
Premiums now in course of collection,		29,383	48		
	-				
Entire premiums collected,		\$198,604	10		
Less reinsurance and return premiums,		41,313	96		
Net cash fire premiums received, .				\$157,290	14
Interest received on mortgages, .			•	8,193	80
Interest and dividends received from all	l other so	urces, .	•	5,030	84
Income from commissions, etc., .			•	2,500	00
Income from all other sources, .			•	2,700	00
Gross cash income,			•	\$175,714	78
EXPENDIT	TURES.				
Cash paid for fire losses,		\$128,662	70		
Deduct salvage and reinsurance,		5,640	82		
Net cash paid for fire losses,			_	\$123,021	88
Cash paid for commissions and brokera	ge, .			39,454	85
for salarics of officers and en	aployees,			8,692	00
for State and local taxes,			•	2,839	
for incidentals,			•	9,884	21
Gross cash expenditures,	1 1	• •	•	\$1 83,892	86

RISKS AND PREMIUMS.	
	Premiums.
Fire risks outstanding Dec. 31, 1893, \$15,701,305	00 \$196,026 91
Fire risks written during 1894, 13,738,085 (00 190,595 98
Total,	00 \$386,622 89
Deduct risks expired and terminated,	00 195,959 74
In force at end of year,	00 \$190,663 15
Deduct amount reinsured,	00 6,622 21
Net amount in force,	00 \$184,040 94
Miscellaneous.	
Premiums received from organization of company,	. \$3,110,483 00
Losses paid from organization of company,	. 1,962,131 00
Fire losses incurred during the year,	. 99,999 00
Cash dividends declared from organization of company,	. 192,000 00
Company's stock owned by directors,	. 84,600 00

MERCANTILE FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Feb. 11, 1823. Commenced business May, 1823.]

PAID-UP CAPITAL, \$400,000.

GEO. R. ROGERS, President.

JAMES SIMPSON, Secretary.

Office, No. 58 State Street.

		DETAILED STATEMENT OF	STO	CKS,	Bonds,	ETC.		
					Par Val		Market Va	lue.
100	shares	Atlantic National Bank, .		•	\$10,000	00	\$12,812	00
200	66	City National Bank, .			20,000	00	16,000	00
370	66	Columbian National Bank;			20,000	00	20,600	00
214	66	Eagle National Bank, .		•	21,400	00	17,120	00
300	66	Globe National Bank, .		•	30,000	00	27,000	00
120	66	Hamilton National Bank,			12,000	00	13,245	00
160	66	New England National Bank	ζ,		16,000	00	26,000	00
200	66	North National Bank, .			20,000	00	22,850	00
18	66	Railroad National Bank,.			1,800	00	2,241	00
178	66	State National Bank, .			17,800	00	20,559	00
535	66	Suffolk National Bank, .			53,500	00	53,500	00
200	66	Tremont National Bank, .			20,000	00	17,000	00
200	66	Union National Bank, .			20,000	00	26,850	00
200	66	Boston & Providence Railread	d, -		20,000	00	52,000	00

			Par Valu		Market Va	
100 shares Chicago, Burl. & Quincy Rai	lroad	l,	\$10,000		\$7,100	
100 " Lyman Mills,		•	10,000	00	7,150	
Boston city bonds,	•	•	10,000	00	11,000	
Boston & Lowell Railroad bonds, .		•	10,000	00	10,025	00
Union Pacific, Lincoln & Colorado R.R.,	•	•	25,000	00	10,000	00
Kansas City, Fort Scott & Memphis R.R	٠,		5,000	00	5,006	00
Oregon Ry. and Navigation Co. bonds,			5,000	00	2,500	00
Chicago, Burlington & Quincy R.R.,			1,000	00	1,017	00
Concord & Montreal Railroad bonds,		•	10,000	00	10,400	00
Old Colony Railroad bonds,			10,000	00	10,600	00
City of Cambridge bonds,			5,000	00	5,325	00
City of Providence bonds,			10,000	00	11,400	00
Boston & Albany Railroad bonds, .			10,000		10,600	
Boston & Lowell Railroad bonds, .			5,000		5,162	
City of Lowell bonds,			5,000		5,400	
Oity of how off bolids,	•	•				
		•	3 413, 500	00	\$440,462	00
		4	¥10,000	00	W110,102	
SUMMARY OF ASSETS	DEC	31	1894.		/	
Loans on mortgage of real estate (first li	ens*)	,	\$93,000			
Interest due or accrued thereon,	•	•	673	42		
Stocks and bonds, as per schedule, .	•		440,462	00		
Cash in the office of the company, .		•	1,727	89		
Cash deposited in bank,			19,312	93		
Interest due and accrued,			1,116	67		
Premiums in course of collection (gross)),		21,660	06		
Notes taken for marine and inland risks			1,661	68		
Gross assets,					\$579,614	65
·						
Liabilit	IES.					
Legge claimed and nevented			00710	0.5		
Losses claimed and reported,	•	•	\$6,748			
Losses disputed or resisted,	•	•	3,000			
Unearned premiums on outstanding risk		•	139,749			
Due and accrued for rent, salaries, etc.,	•	•	1,239			
Commissions and brokerage,	•	•	3,507			
Return premiums and reinsurance, .	•	•	2,893			
Reinsurance disallowed,	•	•	53	62		
Gross liabilities, except capital,	•	•			157,191	16
						_
Surplus as regards policy-holders, .		•			\$422,423	49
Paid-up capital,		•			400,000	00
Surplus over capital,					\$22,423	49
						_
* Value of lands mortgaged, Value of buildings thereon,	•			\$91,500 101,200		
Amount of insurance held as col'ateral,				101,200		
			•	,		

Incom	E						
Premiums outstanding Dec. 31, 1893,			\$22,	903	22		
Same not collected,				23	96		
Net collected,			\$22,8	379	26		
Premiums on risks written or renewed,			213,				
Total,			3236,	 75 7	06		
Premiums now in course of collection,				660			
Entire premiums collected, Less reinsurance and return premiums,			\$215,0 49,0				
Net cash fire premiums received, .						\$ 165,463	27
Marine premiums outstanding Dec. 31,			ş			\(100,100 \)	٠.
Same not collected,			•				
Net collected,			\$	818	41		
Premiums on risks written or renewed,				886			
			_				
Total,		•	\$5,				
Fremums now in course of confection,	•	•	1,	$\frac{661}{-}$			
Entire premiums collected,							
Less reinsurance and return premiums,							
Net cash marine premiums received,						3,498	
Interest received on mortgages, Interest and dividends received from al	· l othe	r coi	17000	•	•	4,188 18,632	
	Cinc	1 300	arcos,	•	•		
Gross cash income,	•		•	•	•	\$191,782	97
Expendit							
Cash paid for fire losses,					•	\$110,563	
Cash paid for marine and inland losses,			•			425	61
Cash dividends paid,							
					•	22,127	00
Cash paid for commissions and brokera	ge,		•			22,127 38,507	00 43
Cash paid for commissions and brokera for salaries of officers and en	ge, iploy	ees,	•			22,127 38,507 13,650	00 43 00
Cash paid for commissions and brokera	ge, iploy	ees,	•			22,127 38,507	00 43 00 92
Cash paid for commissions and brokera for salaries of officers and en for State and local taxes,. for rent and incidentals,.	ge, iploy	ees,	•			22,127 38,507 13,650 4,783 15,319	00 43 00 92 13
Cash paid for commissions and brokera for salaries of officers and en for State and local taxes,. for rent and incidentals,. Gross cash expenditures,	ge, aploy	ees,	•			22,127 38,507 13,650 4,783	00 43 00 92 13
Cash paid for commissions and brokera for salaries of officers and en for State and local taxes,. for rent and incidentals,.	ge, aploy	ees,	•			22,127 38,507 13,650 4,783 15,319	00 43 00 92 13 72
Cash paid for commissions and brokera for salaries of officers and en for State and local taxes,. for rent and incidentals,. Gross cash expenditures, RISKS AND H Fire risks outstanding Dec. 31, 1893,.	ge, aploy	ces,	5,771,	025		22,127 38,507 13,650 4,783 15,319 \$205,376	00 43 00 92 13 72
Cash paid for commissions and brokera for salaries of officers and en for State and local taxes,. for rent and incidentals,. Gross cash expenditures, RISKS AND H	ge, aploy	ces,		025		22,127 38,507 13,650 4,783 15,319 \$205,376	00 43 00 92 13 72
Cash paid for commissions and brokera for salaries of officers and en for State and local taxes,. for rent and incidentals,. Gross cash expenditures, RISKS AND H Fire risks outstanding Dec. 31, 1893,.	ge, aploy	ees,	5,771,	025 264	00 00	22,127 38,507 13,650 4,783 15,319 \$205,376	00 43 00 92 13 72 s. 79
Cash paid for commissions and brokers for salaries of officers and en for State and local taxes,. for rent and incidentals,. Gross cash expenditures, RISKS AND H Fire risks outstanding Dec. 31, 1893,. Fire risks written during 1894,	ge, aploy	ees,	5,771, 8,813,	025 264 289	00 00 00	22,127 38,507 13,650 4,783 15,319 \$205,376 Premiums \$298,380 213,878	00 43 00 92 13 72 ss. 79 70
Cash paid for commissions and brokers for salaries of officers and en for State and local taxes, for rent and incidentals, . Gross cash expenditures,	ge, aploy	. ces,	5,771, 5,813, 4,584, 3,615,	025 264 289 506	00 00 00 00 00	22,127 38,507 13,650 4,783 15,319 \$205,376 Premiums \$298,380 213,878 \$512,259 215,755	00 43 00 92 13 72 s. 79 70 49 48
Cash paid for commissions and brokers for salaries of officers and en for State and local taxes, for rent and incidentals, . Gross cash expenditures,	ge, aploy	ces,	5,771, 8,813, 4,584, 3,615,	025 264 289 506 783	00 00 00 00 00	22,127 38,507 13,650 4,783 15,319 \$205,376 Premiums \$298,380 213,878 \$512,259 215,755 \$296,504	00 43 00 92 13 72 ss. 79 70 48 01
Cash paid for commissions and brokers for salaries of officers and en for State and local taxes, for rent and incidentals, . Gross cash expenditures,	ge, aploy	. ces,	5,771, 8,813, 1,584, 3,615, 7,968,	025 264 289 506 783 424	00 00 00 00 00 00	22,127 38,507 13,650 4,783 15,319 \$205,376 Premiums \$298,380 213,878 \$512,259 215,755 \$296,504 22,854	00 43 00 92 13 72 s. 79 70 49 48 01 26
Cash paid for commissions and brokers for salaries of officers and en for State and local taxes, for rent and incidentals, . Gross cash expenditures,	ge, aploy	. ces,	5,771, 8,813, 4,584, 3,615,	025 264 289 506 783 424	00 00 00 00 00 00	22,127 38,507 13,650 4,783 15,319 \$205,376 Premiums \$298,380 213,878 \$512,259 215,755 \$296,504	00 43 00 92 13 72 s. 79 70 49 48 01 26
Cash paid for commissions and brokers for salaries of officers and en for State and local taxes, for rent and incidentals, . Gross cash expenditures,	ge, aploy	. ces,	5,771, 8,813, 1,584, 3,615, 7,968,		00 00 00 00 00 00 00 00	22,127 38,507 13,650 4,783 15,319 \$205,376 Premiums \$298,380 213,878 \$512,259 215,755 \$296,504 22,854	00 43 00 92 13 72 s. 79 70 49 48 01 26 75 43

MISCELLANEOUS.

Premiums received from organization of company,	\$7,927,723 00
Losses paid from organization of company,	5,638,933 00
Fire losses incurred during the year,	93,626 00
Marine and inland losses incurred during the year,	390 00
Cash dividends declared from organization of company,	2,172,720 00
Dividends declared during the year $(5\frac{1}{2} \text{ per cent.})$, .	22,000 00
Company's stock owned by directors,	21,400 00

NORTH AMERICAN INSURANCE COMPANY, BOSTON.

[Incorporated December, 1872. Commenced business January, 1873.]
PAID-UP CAPITAL, \$200,000.

SILAS PEIRCE, President.

CHARLES E. MACULLAR, Secretary.

Market Value. Loaned Thereon.

\$800 00

\$1,215 00

Office, 59 Kilby Street.

DETAILED STATEMENT OF STOCKS AND BONDS.

	Par Value.	Market Value.
United States bonds,	\$15,000 00	\$17,325 00
Chicago, Milwaukee & St. Paul R.R. bonds, .	5,000 00	6,600 00
Chicago, Burlington & Quincy R.R. bonds,	9,000 00	8,585 00
Northern Pacific R.R. bonds,	4,000 00	4,650 00
Union Pacific Railroad bonds,	6,000 00	4,200 00
Oregon Railway & Nav. bonds,	12,000 00	13,380 00
Kan. City, Memp. & Birmingham R.R. bonds, .	7,000 00	1,985 00
Consolidated Railroad of Vermont bonds,	5,000 00	4,300 00
Old Colony Steamboat Co. bonds,	10,000 00	10,100 00
Ogdensburg & Lake Champlain R.R. bonds, .	4,000 00	4,060 00
Boston & Maine Railroad bonds,	10,000 00	11,100 00
138 shares Boston National Bank,	13,800 00	13,834 50
50 " City National Bank,	5,000 00	4,100 00
100 " Eliot National Bank,	10,000 00	13,350 00
17 " Exchange National Bank,	1,700 00	2,218 50
95 " Globe National Bank,	9,500 00	8,550 00
29 " Hide and Leather National Bank, .	2,900 00	3,153 75
150 " Merchants' National Bank,	15,000 00	23,568 75
143 " Old Boston National Bank,	14,300 00	15,050 75
50 "Shoe and Leather National Bank, .	5,000 00	4,550 00
100 "State National Bank,	10,000 00	11,450 00
100 " Suffolk National Bank,	10,000 00	10,112 50
Amer. Sugar Refinery Co.'s stock;	10,000 00	9,300 00
Underwriters' Salvage Corp. of N. Y.,	100 00	100 00
		0005 000 75
	\$194,300 00	\$ 205,623 75
Securities held as collateral for cash loans: —		

Eastern R.R. Co bonds,

SUMMARY OF ASSETS DEC. 3	1, 1894.	
Cash value of unencumbered real estate,	\$47,575 00	
Loans on mortgage of real estate (first liens*),	55,200 00	
Interest due or accrued thereon,	893 57	
Stocks and bonds, as per schedule,	205,623 75	
Loans on collateral security, as per schedule,.	800 00	
Cash in the office of the company,	873 20	
Cash deposited in bank,	31,382 71	
Interest due and accrued,	1,738 19	
Premiums in course of collection (gross),	26,534 78	
Rents due and accrued,	265 00	
Premiums more than 3 months due, \$360 04		
Gross assets,		\$370,886 20
		• ,
LIABILITIES.	2404400	
Losses adjusted, unpaid,	\$1,844 09	
Losses claimed and reported,	8,336 00	
Total amount of losses,	\$13,180 09	
Less reinsurance,	889 00	
Doss Tomeuraneo, T. T. T. T. T.		
Net amount of unpaid losses,	\$12,291 09	
Unearned premiums on outstanding risks, .	130,745 36	
Due and accrued for rent, salaries, etc.,	532 12	
Commissions and brokerage,	3,407 16	
Return premiums,	317 12	
Gross liabilities, except capital,		147,292 85
Surplus as regards policy-holders,		\$ 223,593 35
Paid-up capital,		200,000 00
Surplus over capital,		\$ 23,593 3 5
	• • •	420,000 00
INCOME.		
	\$27,836 65	
Premiums on risks written or renewed,	222,547 10	
Total	2950 292 75	
Total,	\$250,383 75 26,894 82	
Premiums now in course of collection,	20,59± 52	
Entire premiums collected,	\$223,488 93	
Less reinsurance and return premiums,	59,625 70	
Net cash fire premiums received,		\$163,863 23
Interest received on mortgages,		3,050 00
Interest and dividends received from all other so	urces,	10,098 70
Income from rents,		1,373 84
Bank tax returned,		522 44
Profit and loss account,		37 12
Gross cash income,		\$178,945 33
* Value of lands mortgaged,	\$35.9	250 00
Value of buildings thereon,	71,0	00 00
Amount of nsurance held as collateral,	58,6	550 00

EXPENDITURES.

Cash paid for fire losses,	•	. \$128,443	09	
Deduct salvage and reinsurance, .	•	. 12,775	56	
Net cash paid for fire losses,	•			\$115,667 53
Cash dividends paid,			•	5,000 00
Cash paid for commissions and brokers			•	29,995 58
for salaries of officers and en	mploy	ees,	•	15,750 00
•	•		•	4,071 18
for rent and incidentals, .	•		•	10,608 85
Gross cash expenditures,	•		•	\$181,093 14
RISKS AND I	PREMI	UMS.		Premiums.
Fire risks outstanding Dec. 31, 1893,		\$26,687,729	00	\$289,857 45
Fire risks written during 1894,	•	. 20,338,011		222,547 10
m . 1				0510.404.55
Total,	•	\$47,025,740		\$512,404 55 213,124 51
Deduct risks expired and terminated,	•	. 19,619,548		213,124 31
In force at end of year,		\$27,406,192	00	\$299,280 04
Deduct amount reinsured,	•	. 3,244,164	00	35,665 80
Net amount in force,		\$24,162,028	00	\$263,614 24
Miscella	NEOUS	S.		
Premiums received from organization				\$2,580,766 00
Losses paid from organization of comp			•	1,251,590 00
Fire losses incurred during the year,			•	105,303 00
Cash dividends declared from organiza			•	300,000 00
Dividends declared during the year (2)			•	5,000 00
Company's stock owned by directors,	•	ent.), .	•	21,700 00
Company's stock owned by directors,	•	• • •	•	21,700 00
-				
SPRINGFIELD FIRE AND MAR SPRINGI			E C	OMPANY,
[Incorporated 1849. Com	menced	business 1851.]		
Paid-up Capita	L, \$1,50	00,000.		
* A. J. WRIGHT, President.		S.	J. H	ALL, Secretary.
DETAILED STATEMENT OF	F STO			
United States bonds,		Par Va . \$100,000		Market Value. \$110,000 00
Amherst (Mass.) Water Co. bonds,	•	. 16,000		16,800 00
Ann Arbor (Mich.) Water Co. bonds,		. 50,000		55,000 00
Berkshire (Mass.) Water Co bonds,		. 15,000		15,750 00
Wakefield (Mass.) Water Co. bonds,		50,000		55,000 00
West Springfield (Mass.) Aqueduct Co.	bonds	•		26,250 00
Chicago, Burl. & Quincy Railroad bond		26,000		26,630 00
Chicago, Burl. & Northern Railroad bo				11,440 00
The state of the s				12,110 00

^{*} Since deceased.

			Par Value.	Market Value.
Chica	go, M	ilwaukee & St. Paul R.R. bonds, .	\$10,000 00	\$13,000 00
	_	Northwestern Railroad bonds,	50,000 00	59,000 00
	_	nsing & Northern Railroad bonds,	2,000 00	1,300 00
Kan. C	City, S	St. Joe & Council Bluffs R.R. bonds,	100,000 00	124,000 00
New ?	York	& Harlem Railroad bonds,	10,000 00	11,800 00
New ?	York,	New Haven & Hartford Railroad,	48,000 00	65,760 00
St. Pa	ul, M	inneapolis & Manitoba R R. bonds,	50,000 00	59,000 00
Union	Paci	fic Railroad bonds,	47,000 00	43,240 00
1,500	share	s Boston & Albany Railroad,	150,000 00	312,000 00
634	66	Chicago & Alton Railroad,	63,400 00	92,564 00
750	66	Chicagó, Burl. & Quincy Railroad,	75,000 00	53,250 00
550	66	Chic., Milwaukee & St Paul R R.,	55,000 00	66,000 00
550	66	Chic., Rock Island & Pacific R.R.,	55,0 00 00	35,200 00
500	66	Conn. & Passumpsic Rivers R.R.,	50,000 00	52,500 00
563	66	Illinois Central Railroad,	56,300 00	50,670 00
1,000	66	New York & Harlem Railroad, .	5 0,000 00	130,000 00
1,650	66	N. Y., New Haven & Hart. R.R.,.	165,000 00	321,750 00
600	66	Pennsylvania Railroad,	30,000 00	30,000 00
140	66	Rome, Watert'n & Ogdensb'g R.R,	24,000 00	27,840 00
1,000	66	West End Street Railway,	50,000 00	85,000 00
203	66	Agawam Nat'l Bank, Springfield,	20,300 00	20,300 00
100	66	Chapin Nat'l Bank, Springfield, .	10,000 00	13,500 00
104	66	Chicopee Nat'l Bank, Springfield,	10,400 00	16,640 00
100	66	City National Bank, Springfield,.	10,000 00	14,500 00
200	66	First National Bank, Springfield,	20,000 00	24,000 00
200	66	John Hancock Nat'l B'k, Spr'g'd,	20,000 00	24,000 00
127	66	Pynchon Nat'l Bank, Springfield,	12,700 00	19,050 00
200	66	Second Nat'l Bank, Springfield, .	20,000 00	26,000 00
200	"	Third Nat'l Bank, Springfield, .	20,000 00	42,000 00
100	66	Atlas National Bank, Boston,	10,000 00	11,700 00
100	66	Boston National Bank, Boston, .	10,000 00	10,000 00
150	66	Boylston National Bank, Boston,	15,000 00	18,000 00
200		Commonwealth Nat'l B'k, Boston,	20,000 00	26,000 00
100	66	Eliot National Bank, Boston, .	10,000 00	13,000 00
100	66	Freeman's National Bank, Boston,	10,000 00 30,000 00	10,000 00
300	66	Howard National Bank, Boston, .	10,000 00	30,000 00 15,000 00
100 100	66	Merchants' National Bank, Boston, Nat'l Bank of Commerce, Boston,	10,000 00	11,300 00
100	66	National Exchange Bank, Boston,	10,000 00	13,000 00
100	66	New England Nat'l Bank, Boston,	10,000 00	16,000 00
100	66	Old Boston Nat'l Bank, Boston, .	10,000 00	10,500 00
100	66	Shawmut National Bank, Boston,	10,000 00	11,500 00
100	66	Tremont National Bank, Boston,	10,000 00	8,500 00
100	66	Washington Nat'l Bank, Boston,.	10,000 00	11,000 00
100	66	Webster National Bank, Boston,.	10,000 00	10,000 00
60	66	Winthrop National Bank, Boston,	6,000 00	7,500 00
65	66	First National Bank, Chicopee, .	6,500 00	9,425 00
67	66	Franklin Co. Nat'l B'k, Greenfield,	6,700 00	7,035 00

0.50			Value		Market Value	
			00 00		\$27,500 00	
50	66		000 0		7,000 00	
10	"	•	00 00		1,500 00	
20	66	·	00 0		2,500 00	
100	65		00 00		11,000 00	
100	66	_ ·	00 00		17,500 00 5,550 00	
37 75	46	, , , , , , , , , , , , , , , , , , , ,	00 0		8,250 00	
75 100	66	· · · · · · · · · · · · · · · · · · ·	00 00		11,200 00	
200	۲,		00 01		25,400 00	
200	166		00 0		38,000 00	
100	66	·	00 00		18,500 00	
100	66		00 00		12,000 00	
100	•	St. Paul Nati D E, St. Paul, Miuli., 10,0	00 0		12,000 00	,
		\$1,922,5	00 0	0	\$2,586,094 0	0
Secu	irities	held as collateral for cash loans: —				
100 %		Market			Loaned Thereon	
			0000		. <u> </u>	0
			000 0			0
			375 0		11,500 0	
210			90 0		10,000 00	
•		* 0	750 0		3,200 00	J
10			150 0		. 801111	0
•			100 0			
v			372 0		1 345 7	0
10	(Citizens' Nat'l Bank, New Bedford, . 1,2	250 0	0 3		
		\$75,2	287 0	0	\$59,096 20	0
		SUMMARY OF ASSETS DEC. 31, 189-	4.			
		of unencumbered real estate, . \$134,0	0 000	0		
Loans	on mo	ortgage of real estate (first liens*), 367,	150 0	0		
			925 1			
		oonds, as per schedule, 2,586,0	94 0	0		
			96 2	0		
Cash in	n the	office of the company, 14,6	306 2	1		
Cash d	leposi	ted in bank, 128,9)17 7	4		
			511 4	1		
		(0)	136 0			
Rents	due a	nd accrued,	983 1	6		
			732 0	0		
		ssets,		-	\$3,581,151 8	6
Deduct	t spec	ial deposits in other States,	•	•	55,000 0	0
Ba	alance				\$3,526,151 8	6
		ue of lands mortgaged,	\$30 40		50 00 50 00	

	LIAB	ILITIES					
Losses adjusted, unpaid, .		•		\$76,494	61		
claimed and reported,				101,349			
disputed or resisted,				21,304			
Total amount of losses, .				\$ 199,147	96		
Less reinsurance,		:		13,697			
·							
Net amount of unpaid losses,				\$185,450			
Unearned premiums on outsta	_	risks,	•	1,344,270			
Commissions and brokerage,		•	•	38,720			
Reinsurance disallowed, .	• •	•	•	7,296	65		
Gross liabilities, except c	apital,			\$ 1,575,738	07		
Deduct liability on special dep	posits,		•	13,443	51		
, ,					_	\$1,562,294	56
Surplus as regards policy-hole	ders					\$ 1,963,857	30
Paid-up capital,			·			1,500,000	
							_
Surplus over capital, .	• •	•	•	• •	•	\$ 463,857	30
	Inc	COME.					
Fire premiums outstanding D				\$240,905	88		
Premiums on risks written or				2,119,114			
Tremums on risks written or	Tonon		•				
*Total,				\$2,360,020	54		
Premiums now in course of co	ollectio	n, .		258,136	00		
Entire promiums collected				20 101 001	5.1		
Entire premiums collected, Less reinsurance and return p							
Net cash fire premiums receiv	od od	шъ, .	•	020,000	00	81 776 048	51
Interest received on mortgage							
Interest and dividends received							
Income from rents,					•	4,823	
moomo nom romos, v	•		·		·		_
Gross cash income, .		•	•		•	\$ 1,923,777	79
Expenditures.							
Cash paid for fire losses, .				\$ 1,191,986	36		
Deduct salvage and reinsuran				64,206			
					_	\$1,127,780	04
Cash dividends paid, .						150,000	
Cash paid for commissions an	d brok	erage,				298,246	
for salaries of office			vee	s,		79,496	69
for State and local		_	•			61,130	
for incidentals,						177,279	
Gross cash expenditures,						\$ 1,893,932	75

RISKS AND PREMIUMS.

					Premium	3.
Fire risks outstanding Dec. 31, 1893,	•	\$199	754,693	00	\$2,604,638	85
Fire risks written during 1894, .	•	121	884,135	00	2,119,114	66
Total,	•				\$4,723,753	
Deduct risks expired and terminated,	•	112	,905 , 739 	00	2,013,844	25
In force at end of year,		\$208	,733,089 ·	00	\$2,709,909	26
Miscella	NEOU	JS.				
Premiums received from organization	of co	mpan	7, .	\$	\$34,356,697	00
Losses paid from organization of comp	any,				21,436,291	00
Fire losses incurred during the year,		•			1,049,706	00
Cash dividends declared from organiza	tion	of con	npany,		3,104,542	00
Dividends declared during the year,	•	•			150,000	00
Company's stock owned by directors,		•			167,400	00

WELLFLEET MARINE INSURANCE COMPANY, WELLFLEET.

[Incorporated Dec. 28, 1885. Commenced business Feb. 1, 1886.]

PAID-UP CAPITAL, \$100,000.

THOS. KEMP, President.

CHAS. A. COLLINS, Secretary.

DETAILED STATEMENT OF STOCKS AND BONDS.

			Par Va	lue.	Market Value.	
80	shares	Faneuil Hall Nat'l Bank, Boston, .	\$8,000	00	\$10,800 00	
93	66	Freeman's National Bank, Boston,.	9,300	00	8,370 00	
30	66	Hide and Leather N'l Bank, Boston,	3,000	00	3,262 50	
23	66	First National Bank, Portland,	2,300	00	2,415 00	
20	66	Home National Bank, Brockton, .	2,000	00	3,500 00	
25	66	First National Bank, Ayer,	2,500	00	2,625 00	
18	66	State National Bank, Boston,	1,800	00	2,079 00	
7	46	First Ward National Bank, Boston,	700	00	892 50	
3	66	Republic National Bank, Boston, .	300	00	477 00	
50	66	Commercial National Bank, Boston,	5,000	00	4,050 00	
150	"	Third National Bank, Boston,	15,000	00	13,500 00	
50	46	South End National Bank, Boston,.	5,000	00	3,900 00	
45	66	New York, New Haven & Hart. R.R.,	4,500	00	8,775 00	
18	66	Boston & Maine Railroad,	1,800	00	2,880 00	
18	66	Ocean Insurance Co, Portland, .	-		50 00	
			\$61,200	00	\$67,576 00	

Securities held as collateral for cash loans:	
1 share Mercantile Wharf Co.,	Market Value. Loaned Thereon.
3 shares Old Colony Railroad,	\$200 00 \$385 00 514 00 \}
5 " Cape Cod National Bank,	600 00 800 00
Savings bank books assigned,	526 46 700 00
Loan on company's own stock, \$325 00	920 40
- company a simulation,	
	\$1,840 46 \$1,885 00
Excess of loan over market value,	358 54
	\$1,526 46
SUMMARY OF ASSETS DEC.	
Loans on mortgage of real estate (first liens*),	\$1,500 00
Interest due thereon, \$253 75	\$2,000
Stocks and bonds, as per schedule,	67,576 00
Loans on collateral security, as per schedule, .	1,526 46
Loans on personal security,	2,150 00
Cash in the office of the company,	1,204 10
Cash deposited in bank,	19,013 26
Interest due and accrued,	225 00
Premiums in course of collection (gross),	2,560 00
Notes taken for marine and inland risks,	233 75
Bills receivable,	500 00
Gross assets,	
Liabilities.	
Losses claimed and reported,	\$1,815 00
Unearned premiums on outstanding risks, .	117 50
Gross liabilities, except capital,	1,932 50
Surplus as regards policy-holders,	\$94,556 07
Paid-up capital,	
Taid-up capital,	
Impairment of capital,	\$5,443 93
Income.	
Marine premiums collected,	\$24 ,828 63
Less reinsurance and return premiums,	1,012 47
Net cash marine premiums received,	
Interest and dividends received from all source	
Gross cash income,	• • • • • • • • • • • • • • • • • • •
Gross cash income,	• • • • • • • • • • • • • • • • • • • •
Expenditures.	
Cash paid for marine and inland losses,	\$ 30,850 69
Deduct salvage and reinsurance,	2,084 72
Net cash paid for marine and inland losses, .	\$28,765 97
* Value of lands mortgaged,	\$2,500 00 1,400 00 1,000 00

Cash paid for commissions and brokerage,			•	\$1,561 96
for salaries of officers and employ	ees,			1,630 09
for State and local taxes, .				1,036 00
for incidentals,				328 84
Gross cash expenditures,				\$33,322 86
Risks and Premi	UMS.			
				Premiums.
Marine risks outstanding Dec. 31, 1893, .		\$435,112	00	\$29,800 71
Marine risks written during 1894,	•	1,750	00	133 75
Total,	•	\$436,862	00	\$29,934 46
Deduct risks expired and terminated, .		434,112		29,740 71
In force at end of year,		\$2,750	00	\$193 75
Deduct amount reinsured,		1,000		76 25
Net amount in force,		\$1,750	00	\$117 50
Miscellaneous	s.			
Premiums received from organization of con	npar	ηγ,	•	\$414,657 00
Losses paid from organization of company,	_			399,610 00
Marine and inland losses incurred during the		ır, .		14,888 00
Cash dividends declared from organization of	•			35,000 00
Company's stock owned by directors, .		~ •		25,400 00

AGGREGATE.

CAPITAL STOCK.			
Whole amount of capital actually paid up in cash, .	•	\$4,150,000	00
Assets.		0.200.100	00
Gross present assets,	•	9,329,492	00
LIABILITIES. Gross present liabilities,		3,091,987	00
·	i	0,001,001	
INCOME. Cash actually received for fire premiums,		2,643,021	00
actually received for marine premiums,		1,205,873	00
for interest and dividends from all sources,		346,251	
from all other sources,	•	19,874	00
Gross eash income,	•	\$4,215,019	00
Expenditures.			
Cash actually paid during the year for fire losses, .		\$1,704,614	00
actually paid during the year for marine losses,		676,366	
dividends to stockholders,		322,125	00
for brokerage and commissions on premiums, .	•	498,246	
for salaries and pay of officers and employees,	•	212,122	
for State and local taxes,	•	99,065	
for office, agency and incidental expenses, .	•	297,398	00
Gross cash expenditures,	•	\$3,809,936	00
Miscellaneous.			
Whole amount of fire risks written during the year, .		\$234,102,235	00
premiums charged or receivable thereon,	•	3,326,062	
marine risks written during the year,		58,716,628	
premiums charged or receivable thereon,	•	1,205,873	
fire risks terminated during the year,	•	208,167,249	
marine risks terminated during the year, fire risks outstanding at end of year,	•	60,161,762	
marine risks outstanding at end of year,	•	10,332,386	
cash dividends declared during the year,		322,125	
fire losses incurred during the year,		1,548,192	
marine losses incurred during the year,		751,195	

FIRE, MARINE AND FIRE-MARINE INSURANCE COMPANIES

OF OTHER STATES.

DETAILED STATEMENT OF ASSETS AND LIABILITIES, WITH ABSTRACT OF ANNUAL STATEMENTS, FOR THE YEAR ENDING DECEMBER 31, 1894.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

"ÆTNA INSURANCE COMPANY," HARTFORD, CONN.

[Incorporated June, 1819. Commenced business Aug. 17, 1819.]
PAID-UP CAPITAL, \$4,000,000.

WM. B. CLARK, President.

WM. H. KING, Secretary.

DETAILED STATEMENT OF STOCKS AND BONDS.

	Par Value.	Market Value.
United States bonds,	\$100,000 00	\$108,000 00
Alabama State bonds,	10,000 00	10,600 00
Georgia State bonds,	25,000 00	27,500 00
Mississippi State bonds,	11,000 00	12,430 00
New Hampshire State bonds,	44,000 00	48,400 00
Tennessee State bonds,	23,000 00	19,205 00
Hartford County, Conn., bonds,	5,000 00	5,000 00
Mecklenburg County, N. C., bonds,	67,000 00	77,050 00
Spokane Co., Wash., court house and jail b'ds,	25,000 00	26,750 00
Talbot County, Ga., court house bonds,	11,000 00	11,550 00
Norwich, Conn., town bonds,	100,000 00	127,000 00
Pawtucket, R. I., town bonds,	100,000 00	102,000 00
Windsor Locks, Conn., town bonds,	10,000 00	10,500 00
Albina, Oregon, city boulevard bonds,	25,000 00	28,750 00
Americus, Ga., city bonds,	6,000 00	6,840 00
Bainbridge, Ga, city academy bonds,	8,000 00	8,800 00
Boston, Mass., city bonds,	30,000 00	34,500 00
Brooklyn, N. Y., city bonds,	9,000 00	9,450 00
Buffalo, N. Y., city bonds,	50,000 00	60,500 00
Cincinnati, Ohio, city water bonds,	30,000 00	30,600 00
City of Sioux Falls, So. Dak, funding bonds,.	25,000 00	25,000 00
Chicago, Ill., city bonds,	16,000 00	17,600 00
Chicago sanitary district bonds,	50,000 00	53,375 00
Columbus, Ohio, city improvement bonds,	27,000 00	28,620 00
Dalles City, Oregon, water bonds,	25,000 00	27,500 00
Dallas, Tex., city water and sewer bonds,	50,000 00	52,000 00
Dayton, Ohio, city street paving bonds,	25,000 00	28,000 00
Fostorio, Ohio, city water bonds,	25,000 00	25,000 00
Fort Wayne, Ind., city bonds,	25,000 00	27,000 00
Glenville, Ohio, village bonds,	7,000 00	7,140 00
Greensboro', N. C., school bonds,	24,000 00	25,200 00
Greenville, Ala., school bonds,	20,000 00	21,000 00

Hamilton, Ohio, city gas works bonds,		Par Value.	Market Value.
Hartford, Conn., city bonds,	Hamilton, Ohio, city gas works bonds,		
Jersey City, N. J., city hall bonds, 25,000 00 26,250 00 Kansas City, Kansas, improvement bonds, 50,000 00 53,500 00 Lexington, Ky., city bonds, . 50,000 00 52,500 00 Lockport, N. Y., city bonds, . 25,000 00 27,500 00 Montreal, Canada, corporation stock, 19,000 00 4,000 00 Morreal, Canada, harbor bonds, . 50,000 00 52,500 00 New Brunswick, N. J., water bonds, . 8,000 00 8,800 00 Ogden City, Utah, improvement bonds, . 18,000 00 18,360 00 Port of Portland, Oregon, gold bonds, . 50,000 00 54,250 00 Providence, R. I., city bonds, . 50,000 00 55,500 00 Rahway, N. J., city bonds, . 45,000 00 38,250 00 Racket, C. I., city bonds, . 44,030 00 45,590 00 Roanoke, Va., city bonds, . 50,000 00 53,000 00 Seattle, Wash., city bonds, . 50,000 00 53,000 00 St. Louis, Mo., city gold bonds, . 25,000 00 25,625 00<			
Kansas City, Kansas, improvement bonds, 50,000 00 52,500 00 Lexington, Ky., city bonds, . 50,000 00 52,500 00 Lockport, N. Y., city bonds, . . 25,000 00 21,280 00 Montreal, Canada, harbor bonds, . . 19,000 00 21,280 00 Montreal, Canada, harbor bonds, . . 50,000 00 28,000 00 New Brunswick, N. J., water bonds, . . 8,000 00 8,800 00 Ogden City, Utah, improvement bonds, . . 50,000 00 54,250 00 Port of Portland, Oregon, gold bonds, . . 50,000 00 54,550 00 Providence, R. I., city bonds, . . 45,000 00 582,500 00 Ralway, N. J., city bonds, . . 44,050 00 38,250 00 Roanoke, Va., city bonds, . . 50,000 00 51,000<		25,000 00	
Lexington, K.y., city bonds,	• •	50,000 00	53,500 00
Lockport, N. Y., city bonds,		50,000 00	52,500 00
Montreal, Canada, harbor bonds, 4,000 00 4,000 00 Newark, N. J., city bonds, 50,000 00 52,500 00 New Brunswick, N. J., water bonds, 18,000 00 8,800 00 Ogden City, Utah, improvement bonds, 18,000 00 54,250 00 Providence, R. I., city bonds, 50,000 00 54,250 00 Rahway, N. J., city bonds, 45,000 00 38,250 00 Richmond, Va., city bonds, 30,000 00 31,500 00 Roanoke, Va., city bonds, 50,000 00 51,000 00 Seattle, Wash., city bonds, 50,000 00 51,000 00 St. Louis, Mo., city gold bonds, 50,000 00 53,000 00 Superior, Wis., city bonds, 25,000 00 25,750 00 Tacoma, Wash., city water and light bonds, 25,000 00 25,750 00 Toledo, Ohio, city special bonds, 13,000 00 14,690 00 Topeka, Kansas, city funding bonds, 25,000 00 26,250 00 Urbana, Ohio, city bonds, 50,000 00 26,250 00 Urbana, Ohio, city bonds, 50,000 00 52,500 00 Cantral safety deposit bonds, Chicago, 50,000 00 52,500		25,000 00	27,500 00
Newark, N. J., city bonds,	•	19,000 00	21,280 00
New Brunswick, N. J., water bonds, 8,000 00 8,800 00 Ogden City, Utah, improvement bonds, 18,000 00 18,360 00 Port of Portland, Oregon, gold bonds, 50,000 00 54,250 00 Providence, R. I., city bonds, . 45,000 00 55,500 00 Rahway, N. J., city bonds, . . 45,000 00 38,250 00 Roanoke, Va., city bonds, . . . 30,000 00 31,500 00 Seattle, Wash., city bonds, . . . 50,000 00 51,000 00 St. Louis, Mo., city gold bonds, 25,000 00 25,750 00 Superior, Wis., city bonds, .	Montreal, Canada, harbor bonds,	4,000 00	4,000 00
Ogden City, Utah, improvement bonds, 18,000 00 18,360 00 Port of Portland, Oregon, gold bonds, 50,000 00 54,250 00 Providence, R. I., city bonds, 50,000 00 55,500 00 Rahway, N. J., city bonds, 44,050 00 48,590 00 Richmond, Va., city bonds, 30,000 00 51,000 00 Roanoke, Va., city bonds, 50,000 00 51,000 00 Seattle, Wash., city bonds, 50,000 00 53,000 00 St. Louis, Mo., city gold bonds, 50,000 00 25,625 00 Tacoma, Wash., city water and light bonds, 25,000 00 25,625 00 Toledo, Ohio, city special bonds, 13,000 00 14,690 00 Topeka, Kansas, city funding bonds, 25,000 00 26,250 00 Urbana, Ohio, city special bonds, Chicago, 50,000 36,750 00 Chamber of Com safety vault bonds, Chicago, 50,000 36,750 00 Cham	Newark, N. J., city bonds,	50,000 00	52,500 00
Port of Portland, Oregon, gold bonds,	New Brunswick, N. J., water bonds,	8,000 00	8,800 00
Providence, R. I., city bonds,	Ogden City, Utah, improvement bonds,	18,000 00	18,360 00
Rahway, N. J., city bonds,	Port of Portland, Oregon, gold bonds,	50,000 00	54,250 00
Richmond, Va., city bonds,	Providence, R. I., city bonds,	50,000 00	55,500 00
Richmond, Va., city bonds,	Rahway, N. J., city bonds,	45,000 00	38,250 00
Roanoke, Va., city bonds,		44,050 00	48,590 00
St. Louis, Mo., city gold bonds, . 50,000 00 53,000 00 Superior, Wis., city bonds, . . 25,000 00 25,750 00 Tacoma, Wash., city water and light bonds, . . 25,000 00 25,625 00 Toledo, Ohio, city special bonds, . . . 25,000 00 14,690 00 Topeka, Kansas, city funding bonds, 25,000 00 26,250 00 Urbana, Ohio, city bonds, .		30,000 00	31,500 00
Superior, Wis., city bonds, . 25,000 00 25,750 00 Tacoma, Wash., city water and light bonds, . 25,000 00 25,625 00 Toledo, Ohio, city special bonds, . . 13,000 00 14,690 00 Topeka, Kansas, city funding bonds, . . . 25,000 00 26,250 00 Urbana, Ohio, city bonds, 25,000 00 26,250 00 Chamber of Com safety vault bonds, Chicago, .		50,000 00	51,000 00
Superior, Wis., city bonds, . 25,000 00 25,750 00 Tacoma, Wash., city water and light bonds, . 25,000 00 25,625 00 Toledo, Ohio, city special bonds, . . 13,000 00 14,690 00 Topeka, Kansas, city funding bonds, . . . 25,000 00 26,250 00 Urbana, Ohio, city bonds, 25,000 00 26,250 00 Chamber of Com safety vault bonds, Chicago, .	St. Louis, Mo., city gold bonds,	50,000 00	53,000 00
Tacoma, Wash., city water and light bonds, 25,000 00 25,625 00 Toledo, Ohio, city special bonds, 13,000 00 14,690 00 Topeka, Kansas, city funding bonds, 25,000 00 26,250 00 Urbana, Ohio, city bonds, 25,000 00 26,250 00 Chamber of Com safety vault bonds, Chicago, 35,000 00 36,750 00 Central safety deposit bonds, Chicago, 50,000 00 52,500 00 Tacoma safety deposit bonds, Chicago, 50,000 00 55,000 00 North-East School Dis., Hart., Conn., bonds, 20,000 00 20,000 00 School District No. 2, Enfield, Conn., bonds, 4,000 00 4,000 00 School District No. 1, County of Pueblo, Col., 25,000 00 25,000 00 School District No. 24, Woodbridge, N J., 7,000 00 7,280 00 State of Ill., Mason & Tazewell Drain. Dis b'ds, 9,000 00 9,900 00 The Y. M C. A., Wilmington, N. C., bonds, 20,000 00 20,000 00 Underwriters' Prot. Asso. of Newark, N. J., b'ds, 1,000 00 1,000 00 Albany & Susquehanna Railroad bonds, 25,000 00 28,250 00 Alchison, Colorado & Pacific Railroad bonds, 25,000 00 25,750 00 Buffalo & Erie R		25,000 00	25,750 00
Topeka, Kansas, city funding bonds, . 25,000 00 26,250 00 Urbana, Ohio, city bonds, . . 25,000 00 26,250 00 Chamber of Com safety vault bonds, Chicago, . . 50,000 00 36,750 00 Central safety deposit bonds, Chicago, . . 50,000 00 52,500 00 Tacoma safety deposit bonds, Chicago, . . 50,000 00 55,000 00 North-East School Dis., Hart., Conn., bonds, . 20,000 00 20,000 00 School District No. 2, Enfield, Conn., bonds, . 4,000 00 4,000 00 School District No. 1, County of Pueblo, Col., 25,000 00 25,000 00 25,000 00 School District No. 24, Woodbridge, N J., . 7,000 00 7,280 00 School District No. 24, Woodbridge, N J., . 7,000 00 7,280 00 State of Ill., Mason & Tazewell Drain. Dis b'ds, 9,000 00 20,000 00 10,000 00 10,000 00		25,000 00	25,625 00
Urbana, Ohio, city bonds,	Toledo, Ohio, city special bonds,	13,000 00	14,690 00
Urbana, Ohio, city bonds,	Topeka, Kansas, city funding bonds,	25,000 00	26,250 00
Chamber of Com safety vault bonds, Chicago, Central safety deposit bonds, Chicago, Tacoma safety deposit bonds, Chicago, North-East School Dis., Hart., Conn., bonds, School District No. 2, Enfield, Conn., bonds, School District No. 1, County of Pueblo, Col., School District No. 24, Woodbridge, N J., T,000 00 Sc		25,000 00	26,250 00
Tacoma safety deposit bonds, Chicago, 50,000 00 55,000 00 North-East School Dis., Hart., Conn., bonds, 20,000 00 20,000 00 School District No. 2, Enfield, Conn., bonds, 4,000 00 4,000 00 School District No. 1, County of Pueblo, Col., 25,000 00 25,000 00 School District No. 24, Woodbridge, N.J., 7,000 00 7,280 00 State of Ill., Mason & Tazewell Drain. Dis b'ds, 9,000 00 9,900 00 The Y. M. C. A., Wilmington, N. C., bonds, 20,000 00 20,000 00 Underwriters' Prot. Asso. of Newark, N. J., b'ds, 1,000 00 1,000 00 Albany & Susquehanna Railroad bonds, 100,000 00 124,500 00 Alabama Central Railroad gold bonds, 25,000 00 28,250 00 Akron & Chicago Junction Railroad bonds, 25,000 00 19,500 00 Akron & Chicago Junction Railroad bonds, 25,000 00 25,750 00 Buffalo, New York & Erie Railroad bonds, 20,000 00 26,900 00 Canadian Pacific Railway Co., Land Grant, 100,000 00 110,000 00 Chesapeake & Ohio Railroad bonds, 50,000 00 23,750 00 Chesapeake & Ohio Railroad bonds, 50,000 00 174,830 00 Chicago		35,000 00	36,750 00
Tacoma safety deposit bonds, Chicago, 50,000 00 55,000 00 North-East School Dis., Hart., Conn., bonds, 20,000 00 20,000 00 School District No. 2, Enfield, Conn., bonds, 4,000 00 4,000 00 School District No. 1, County of Pueblo, Col., 25,000 00 25,000 00 School District No. 24, Woodbridge, N.J., 7,000 00 7,280 00 State of Ill., Mason & Tazewell Drain. Dis b'ds, 9,000 00 9,900 00 The Y. M. C. A., Wilmington, N. C., bonds, 20,000 00 20,000 00 Underwriters' Prot. Asso. of Newark, N. J., b'ds, 1,000 00 1,000 00 Albany & Susquehanna Railroad bonds, 100,000 00 124,500 00 Alabama Central Railroad gold bonds, 25,000 00 28,250 00 Akron & Chicago Junction Railroad bonds, 25,000 00 19,500 00 Akron & Chicago Junction Railroad bonds, 25,000 00 25,750 00 Buffalo, New York & Erie Railroad bonds, 20,000 00 26,900 00 Canadian Pacific Railway Co., Land Grant, 100,000 00 110,000 00 Chesapeake & Ohio Railroad bonds, 50,000 00 23,750 00 Chesapeake & Ohio Railroad bonds, 50,000 00 174,830 00 Chicago	· · · · · · · · · · · · · · · · · · ·	50,000 00	52,500 00
North-East School Dis., Hart., Conn., bonds, 20,000 00 20,000 00 School District No. 2, Enfield, Conn., bonds, 4,000 00 4,000 00 School District No. 1, County of Pueblo, Col., 25,000 00 25,000 00 School District No. 24, Woodbridge, N. J., 7,000 00 7,280 00 State of Ill., Mason & Tazewell Drain. Dis b'ds, 9,000 00 9,900 00 The Y. M. C. A., Wilmington, N. C., bonds, 20,000 00 20,000 00 Underwriters' Prot. Asso. of Newark, N. J., b'ds, 1,000 00 1,000 00 Albany & Susquehanna Railroad bonds, 100,000 00 124,500 00 Alabama Central Railroad gold bonds, 25,000 00 28,250 00 Atchison, Colorado & Pacific Railroad bonds, 50,000 00 19,500 00 Akron & Chicago Junction Railroad bonds, 25,000 00 25,750 00 Buffalo & Erie Railroad bonds, 25,000 00 26,900 00 Canadian Pacific Railway Co., Land Grant, 100,000 00 110,000 00 Centralia & Chester Railroad bonds, 25,000 00 23,750 00 Chesapeake & Ohio Railroad bonds, 50,000 00 47,500 00 Chicago, Burlington & Quincy R.R. bonds,	• -	50,000 00	55,000 00
School District No. 2, Enfield, Conn., bonds, . 4,000 00 4,000 00 School District No. 1, County of Pueblo, Col., 25,000 00 25,000 00 School District No. 24, Woodbridge, N. J., . 7,000 00 7,280 00 State of Ill., Mason & Tazewell Drain. Dis. b'ds, 9,000 00 9,900 00 The Y. M. C. A., Wilmington, N. C., bonds, . 20,000 00 20,000 00 Underwriters' Prot. Asso. of Newark, N. J., b'ds, 1,000 00 1,000 00 Albany & Susquehanna Railroad bonds, . 100,000 00 124,500 00 Alabama Central Railroad gold bonds, . 25,000 00 28,250 00 Atchison, Colorado & Pacific Railroad bonds, . 50,000 00 19,500 00 Akron & Chicago Junction Railroad bonds, . 25,000 00 25,750 00 Buffalo & Erie Railroad bonds, . 25,000 00 26,900 00 Canadian Pacific Railway Co., Land Grant, . 100,000 00 110,000 00 Centralia & Chester Railroad bonds, . 25,000 00 23,750 00 Chesapeake & Ohio Railroad bonds, . 50,000 00 47,500 00 Cheago, Burlington & Quincy R.R. bonds, . 162,000 00 174,830 00 Chicago, Milwaukee & St. Paul R.R. bonds, . 155,000 00 202,400 00	• -	20,000 00	20,000 00
School District No. 1, County of Pueblo, Col., 25,000 00 25,000 00 School District No. 24, Woodbridge, N. J., 7,000 00 7,280 00 State of Ill., Mason & Tazewell Drain. Dis. b'ds, 9,000 00 9,900 00 The Y. M. C. A., Wilmington, N. C., bonds, 20,000 00 20,000 00 Underwriters' Prot. Asso. of Newark, N. J., b'ds, 1,000 00 1,000 00 Albany & Susquehanna Railroad bonds, 100,000 00 124,500 00 Alabama Central Railroad gold bonds, 25,000 00 28,250 00 Atchison, Colorado & Pacific Railroad bonds, 50,000 00 19,500 00 Akron & Chicago Junction Railroad bonds, 25,000 00 25,750 00 Buffalo & Erie Railroad bonds, 20,000 00 50,600 00 Buffalo, New York & Erie Railroad bonds, 20,000 00 26,900 00 Canadian Pacific Railway Co., Land Grant, 100,009 00 110,000 00 Centralia & Chester Railroad bonds, 25,000 00 23,750 00 Chesapeake & Ohio Railroad bonds, 50,000 00 47,500 00 Chicago, Burlington & Quincy R.R. bonds, 162,000 00 174,830 00 Chicago & Northwestern Railroad bonds, 155,000 00 202,400 00 Chicago, R.	School District No. 2, Enfield, Conn., bonds, .	4,000 00	4,000 00
State of Ill., Mason & Tazewell Drain. Dis b'ds, 9,000 00 9,900 00 The Y. M. C. A., Wilmington, N. C., bonds, 20,000 00 20,000 00 Underwriters' Prot. Asso. of Newark, N. J., b'ds, 1,000 00 1,000 00 Albany & Susquehanna Railroad bonds, 100,000 00 124,500 00 Alabama Central Railroad gold bonds, 25,000 00 28,250 00 Atchison, Colorado & Pacific Railroad bonds, 50,000 00 19,500 00 Akron & Chicago Junction Railroad bonds, 25,000 00 25,750 00 Buffalo & Erie Railroad bonds, 20,000 00 50,600 00 Buffalo, New York & Erie Railroad bonds, 20,000 00 26,900 00 Canadian Pacific Railway Co., Land Grant, 100,000 00 110,000 00 Centralia & Chester Railroad bonds, 25,000 00 23,750 00 Chesapeake & Ohio Railroad bonds, 50,000 00 47,500 00 Cleve., Col , Cin. & Indianapolis R.R., bonds, 85,000 00 106,725 00 Chicago, Milwaukee & St. Paul R.R. bonds, 162,000 00 240,425 00 Chicago & Northwestern Railroad bonds, 155,000 00 202,400 00 Chicago, R. I. & Pacific Railroad bonds, 160,000 00 183,100 00		25,000 00	25,000 00
The Y. M. C. A., Wilmington, N. C., bonds,	School District No. 24, Woodbridge, N J., .	7,000 00	7,280 00
The Y. M. C. A., Wilmington, N. C., bonds,	State of Ill., Mason & Tazewell Drain. Dis. b'ds,	9,000 00	9,900 00
Underwriters' Prot. Asso. of Newark, N. J , b'ds, Albany & Susquehanna Railroad bonds,	The Y. M C. A., Wilmington, N. C., bonds, .	20,000 00	20,000 00
Albany & Susquehanna Railroad bonds,		1,000 00	1,000 00
Alabama Central Railroad gold bonds, 25,000 00 28,250 00 Atchison, Colorado & Pacific Railroad bonds, 50,000 00 19,500 00 Akron & Chicago Junction Railroad bonds, 25,000 00 25,750 00 Buffalo & Erie Railroad bonds, 46,000 00 50,600 00 Buffalo, New York & Erie Railroad bonds, 20,000 00 26,900 00 Canadian Pacific Railway Co., Land Grant, 100,000 00 110,000 00 Centralia & Chester Railroad bonds, 25,000 00 23,750 00 Chesapeake & Ohio Railroad bonds, 50,000 00 47,500 00 Cleve., Col , Cin. & Indianapolis R.R., bonds, 85,000 00 106,725 00 Chicago, Burlington & Quincy R.R. bonds, 162,000 00 174,830 00 Chicago & Northwestern Railroad bonds, 155,000 00 240,425 00 Chicago, R. I. & Pacific Railroad bonds, 160,000 00 183,100 00		100,000 00	
Atchison, Colorado & Pacific Railroad bonds, 50,000 00 19,500 00 Akron & Chicago Junction Railroad bonds, 25,000 00 25,750 00 Buffalo & Erie Railroad bonds, 46,000 00 50,600 00 Buffalo, New York & Erie Railroad bonds, 20,000 00 26,900 00 Canadian Pacific Railway Co., Land Grant, 100,000 00 110,000 00 Centralia & Chester Railroad bonds, 25,000 00 23,750 00 Chesapeake & Ohio Railroad bonds, 50,000 00 47,500 00 Cleve., Col , Cin. & Indianapolis R.R., bonds, 85,000 00 106,725 00 Chicago, Burlington & Quincy R.R. bonds, 162,000 00 174,830 00 Chicago & Northwestern Railroad bonds, 155,000 00 240,425 00 Chicago, R. I. & Pacific Railroad bonds, 160,000 00 183,100 00	Alabama Central Railroad gold bonds,	25,000 00	28,250 00
Buffalo & Erie Railroad bonds,	Atchison, Colorado & Pacific Railroad bonds,.		19,500 00
Buffalo, New York & Erie Railroad bonds, 20,000 00 26,900 00 Canadian Pacific Railway Co., Land Grant, 100,000 00 110,000 00 Centralia & Chester Railroad bonds, 25,000 00 23,750 00 Chesapeake & Ohio Railroad bonds, 50,000 00 47,500 00 Cleve., Col , Cin. & Indianapolis R.R., bonds, 85,000 00 106,725 00 Chicago, Burlington & Quincy R.R. bonds, 162,000 00 174,830 00 Chicago, Milwaukee & St. Paul R.R. bonds, 195,000 00 240,425 00 Chicago & Northwestern Railroad bonds, 155,000 00 202,400 00 Chicago, R. I. & Pacific Railroad bonds, 160,000 00 183,100 00	Akron & Chicago Junction Railroad bonds, .	25,000 00	25,750 00
Buffalo, New York & Erie Railroad bonds, 20,000 00 26,900 00 Canadian Pacific Railway Co., Land Grant, 100,000 00 110,000 00 Centralia & Chester Railroad bonds, 25,000 00 23,750 00 Chesapeake & Ohio Railroad bonds, 50,000 00 47,500 00 Cleve., Col , Cin. & Indianapolis R.R., bonds, 85,000 00 106,725 00 Chicago, Burlington & Quincy R.R. bonds, 162,000 00 174,830 00 Chicago, Milwaukee & St. Paul R.R. bonds, 195,000 00 240,425 00 Chicago & Northwestern Railroad bonds, 155,000 00 202,400 00 Chicago, R. I. & Pacific Railroad bonds, 160,000 00 183,100 00		46,000 00	
Canadian Pacific Railway Co., Land Grant, 100,000 00 110,000 00 Centralia & Chester Railroad bonds, 25,000 00 23,750 00 Chesapeake & Ohio Railroad bonds, 50,000 00 47,500 00 Cleve., Col , Cin. & Indianapolis R.R., bonds, 85,000 00 106,725 00 Chicago, Burlington & Quincy R.R. bonds, 162,000 00 174,830 00 Chicago, Milwaukee & St. Paul R.R. bonds, 195,000 00 240,425 00 Chicago & Northwestern Railroad bonds, 155,000 00 202,400 00 Chicago, R. I. & Pacific Railroad bonds, 160,000 00 183,100 00	Buffalo, New York & Erie Railroad bonds, .	20,000 00	26,900 00
Chesapeake & Ohio Railroad bonds, . 50,000 00 47,500 00 Cleve., Col , Cin. & Indianapolis R.R., bonds, . 85,000 00 106,725 00 Chicago, Burlington & Quincy R.R. bonds, . 162,000 00 174,830 00 Chicago, Milwaukee & St. Paul R.R. bonds, . 195,000 00 240,425 00 Chicago & Northwestern Railroad bonds, . 155,000 00 202,400 00 Chicago, R. I. & Pacific Railroad bonds, . 160,000 00 183,100 00	Canadian Pacific Railway Co., Land Grant, .		110,000 00
Cleve., Col , Cin. & Indianapolis R.R., bonds, . 85,000 00 106,725 00 Chicago, Burlington & Quincy R.R. bonds, . 162,000 00 174,830 00 Chicago, Milwaukee & St. Paul R.R. bonds, . 195,000 00 240,425 00 Chicago & Northwestern Railroad bonds, . 155,000 00 202,400 00 Chicago, R. I. & Pacific Railroad bonds, . 160,000 00 183,100 00	· · · · · · · · · · · · · · · · · · ·		
Cleve., Col , Cin. & Indianapolis R.R., bonds, . 85,000 00 106,725 00 Chicago, Burlington & Quincy R.R. bonds, . 162,000 00 174,830 00 Chicago, Milwaukee & St. Paul R.R. bonds, . 195,000 00 240,425 00 Chicago & Northwestern Railroad bonds, . 155,000 00 202,400 00 Chicago, R. I. & Pacific Railroad bonds, . 160,000 00 183,100 00	Chesapeake & Ohio Railroad bonds,	50,000 00	47,500 00
Chicago, Burlington & Quincy R.R. bonds, . 162,000 00 174,830 00 Chicago, Milwaukee & St. Paul R.R. bonds, . 195,000 00 240,425 00 Chicago & Northwestern Railroad bonds, . 155,000 00 202,400 00 Chicago, R. I. & Pacific Railroad bonds, . 160,000 00 183,100 00	•		· ·
Chicago, Milwaukee & St. Paul R.R. bonds, . 195,000 00 240,425 00 Chicago & Northwestern Railroad bonds, . 155,000 00 202,400 00 Chicago, R. I. & Pacific Railroad bonds, . 160,000 00 183,100 00			
Chicago & Northwestern Railroad bonds, . 155,000 00 202,400 00 Chicago, R. I. & Pacific Railroad bonds, . 160,000 00 183,100 00	· · · · · · · · · · · · · · · · · · ·		
Chicago, R. I. & Pacific Railroad bonds, 160,000 00 183,100 00			
Chicago & Western Indiana Railroad bonds, . 109,000 00 125,050 00	Chicago & Western Indiana Railroad bonds, .	109,000 00	125,050 00

	Par Value.	Market Value.
Cincinnati, Dayton & Ironton Railroad bonds,	\$25,000 00	\$25,000 00
Cincinnati, Hamilton & Dayton R.R. bonds, .	82,000 00	88,720 00
Columbus & Toledo Railroad bonds,	27,000 00	31,020 00
Connecticut River Railroad coupon scrip,	15, 000 00	15,000 00
Dayton & Western Railroad bonds,	28,000 00	31,920 00
Delaware & Hudson Canal Co. bonds,	25, 000 00	36,000 00
Flint & Père Marquette Railroad bonds,	50,000 00	43,125 00
Harlem River & Port Chester Railroad bonds,	150,000 00	182,500 00
Indiana & Lake Michigan Railroad bonds, .	50,000 00	52,500 00
Iowa Midland Railroad bonds,	25, 000 00	30,000 00
Kansas Pacific Railroad bonds,	25,000 00	19,000 00
Keokuk & Des Moines Railroad bonds,	40,000 00	40,000 00
Lake Shore Railroad bonds,	30,000 00	33,900 00
Lake Shore & Mich. Southern Railroad bonds,	95,000 00	116,800 00
Louisville, New Albany & Chicago bonds, .	25,000 00	27,500 00
Louisiana & Missouri River Railroad bonds, .	25,000 00	29,125 00
Mahoning Coal Railroad bonds,	30,000 00	34,500 00
Michigan Central Railroad bonds,	50,000 00	60,750 00
Minneapolis & St. Louis Railroad bonds,	25,000 00	30,250 00
Minneapolis Union Railroad bonds,	50,000 00	60,000 00
Morris & Essex Railroad bonds,	135,000 00	189,075 00
New York Central & Hudson River R.R. b'ds,	175,000 00	222,250 00
New York and Harlem R.R. bonds,	10,000 00	11,800 00
New York, Lake Erie & Western R.R. bonds, .	45,000 00	58,950 00
New York & New England R.R. bonds,	50,000 00	58,750 00
New York, New Haven & Hart. R.R. cert., .	60,000 00	82,800 00
Norfolk & Western Railroad bonds,	50,000 00	60,000 00
Northwestern Union Railroad bonds,	25,000 00	33,500 00
Oswego Railroad Bridge Co. bonds,	50,000 00	57,500 00
Ohio & West Virginia Railroad bonds,	26,000 00	31,460 00
Pittsburg, Ft. Wayne & Chic. R.R. bonds,	196,000 00	274,460 00
Quincy, Alton & St. Louis Railway bonds, .	25,000 00	25,000 00
St. Paul, Minn. & Manitoba R.R. bonds,	13,000 00	14,560 00
St. Paul & Northern Pacific R.R. bonds,	50,000 00	58,500 00
St. Paul & Sioux City Railroad bonds,	20,000 00	25,800 00
Terre Haute & Peoria Railroad bonds,	25,000 00	25,500 00
Toledo & Ohio Central Railroad bonds,	25, 000 00	27,875 00
Vermont Valley Railroad bonds,	50,000 00	52,500 00
Wabash Railroad bonds,	25,000 00	26,250 00
West Chicago Street Railroad tunnel bonds, .	25,000 00	25,500 00
West Shore Railroad bonds,	50,000 00	53,250 00
Atlantic Dock Company bonds,	31,000 00	32,860 00
Loan and Guarantee Co. of Connecticut bonds,	10,000 00	10,000 00
Atlantic Mutual Insurance Company scrip, .	49,040 00	51,492 00
200 shares American Telegraph and Cable,	20,000 00	18,400 00 1,000 00
commentatives company,	5,000 00 1,000 00	1,000 00
10 " Underwriters' Salvage Co of N.Y.,. 500 " Albany & Susquehanna Railroad, .	50,000 00	83,500 00
Arbany & Susquenanna Kambau,	00,000 00	00,000 00

		•	Par Val	ne.	Market Value.
250	shares	s Bald Eagle Valley Railroad,	\$12,500		\$25,000 00
150	66	Central Ohio Railroad,	7,500		3,750 00
750	"	Cleve., C., C. & St. L. Railroad, .	75,000	00	62,250 00
1,000		Cleveland & Pittsburg Railroad,.	50,000	00	77,000 00
240	"	Chicago, Burl. & Quincy R.R., .	24,000	00	17,040 00
220	"	Chie., Rock Island & Pacific R.R.,	22,000	00	13,640 00
300	66	Connecticut River Railroad,	30,000	00	75,000 00
500	66	Conn. & Passumpsic Rivers R.R.,	50,000	00	51,000 00
300	"	Dayton & Michigan R.R., pref., .	15,000	00	27,150 00
400	"	Ft. Wayne & Jackson R.R., pref.,	40,000	00	46,400 00
100	66	Joliet & Chicago Railroad,	10,000	00	15,000 00
200	66	Kal., Allegan & Gr. Rapids R.R.,	20,000	00	26,000 00
200	"	Keokuk & Des Moines R.R., pref.,	20,000	00	3,000 00
1,000	66	Morris & Essex Railroad,	50,000	00	81,500 00
800	"	New York Cen. & Hudson R. R.R.,	80,000	00	79,200 00
500	66	New York & Harlem Railroad, .	25,000	00	65,000 00
1,500	66	New York, New Hav. & Hart. R.R,	150,000	00	292,500 00
1,000	66	Northwest Telegraph Company, .	50,000	00	52,500 00
200	66	Oswego & Syracuse R.R. Co., .	10,000	00	18,750 00
750	66	Pitts., Ft. Wayne & Chicago R.R.,	75,000	00	118, 500 00
150	66	Peoria & Bureau Valley Railroad,	15,000	00	25, 500 00
400	46	Rensselaer & Saratoga Railroad,	40,000	00	72,400 00
200	44	Valley (New York) Railroad, .	20,000	00	22,000 00
200	"	Ætna Nat'l Bank, Hartford, Conn.,	20,000	00	28,000 00
200	66	American Nat'l Bank, Hart., Conn.,	10,000	00	14,000 00
400	46	Charter Oak Nat'l B'k, Hart., Conn.,	40,000	00	38,000 00
170	"	City Bank of Hart., Hart., Conn., .	17,000	00	17,850 00
150	"	Conn. Riv. B'k'g Co., Hart., Conn.,	7,500	00	7,125 00
350	"	Farm.& Mech.N'l B'k,Hart.,Conn.,	35,000	00	40,250 00
200	66	First Nat'l Bank, Hartford, Conn.,	20,000	00	22,000 00
1,000	"	Hartford Nat'l Bank, Hart., Conn.,	100,000	00	150,000 00
550	66	Nat'l Exchange Bank, Hart., Conn.,	27,500	00	33,000 00
1,000	66	Phœnix Nat'l Bank, Hart., Conn.,	100,000	00	125,000 00
550	66	State Bank, Hartford, Conn., .	55,000	00	57,750 00
400	"	Am. Exchange Nat'l Bank, N. Y.,	40,000	00	62,800 00
400	66	Bank of the Manhattan Co., N. Y.,	20,000	00	38,000 00
300	66	B'k of N.Y. N'l B'k'g Asso., N.Y.,	30,000	00	70,500 00
200	66	Bank of North America, N. Y., .	14,000	00	22,400 00
100	"	Hanover Nat'l Bank, N. Y.,	10,000	00	32,000 00
300	66	Imp. & Traders' Nat'l B'k, N. Y.,	30,000	00	172,500 00
100	66	Market and Fulton N'l B'k, N.Y.,	10,000	00	22,000 00
700	66	Merchants' Nat'l Bank, N. Y., .	35,000	00	49,000 00
120	66	Merchants' Exch. Nat'l B'k, N.Y.,	6,000	00	7,200 00
1,200	"	Mechanics' Nat'l Bank, N. Y.,	30,000	00	58,500 00
400	"	Metropolitan Nat'l Bank, N. Y., .	40,000	00	2,400 00
200	"	Nassau Bank, N. Y.,	10,000	00	16,500 00
500	"	Nat'l Bank of Commerce, N. Y., .	50,000	00	91,500 00
150	"	Nat'l Bank of the Republic, N. Y.,	15,000	00	24,000 00

		Par Value.	Market Value		
300 shares	N'l Butchers' & Drovers' B'k, N.Y.,	\$7,500 00	\$13,125 00		
100 "	National City Bank, N. Y.,	10,000 00	45,000 00		
300 "	Phenix National Bank, N. Y.,	6,000 00	7,500 00		
200 "					
	People's Bank, N. Y.,	5,000 00	14,500 00		
100 "	Third National Bank, N. Y.,	10,000 00	11,000 00		
250 "	Farm. & Mech. Nat'l B'k, Phila.,	25,000 00	27,500 00		
100 "	First Nat'l Bank, Albany, N. Y.,	10,000 00	18,000 00		
100 "	New Britain N'l B'k, N. B., Conn.,	10,000 00	16,000 00		
100 "	Central Trust Company, N.Y., .	10,000 00	105,000 00		
100 "	Holland Trust Company, N. Y., .	10,000 00	15,000 00		
100 "	Metropolitan Trust Co., N. Y.,	10,000 00	30,000 00		
150 "	N. Y. Life Ins. & Trust Co., N. Y.,	15,000 00	105,000 00		
100 "	United States Trust Co., N. Y.,	10,000 00	85,000 00		
100 "	Union Trust Co., N. Y.,	10,000 00	71,000 00		
100	Official Trust Co., N. 1.,	10,000 00	71,000 00		
		07.070.500.00	20.050.057.00		
		\$7 ,272,590 00	\$9,256,357 00		
Securities	held as collateral for cash loans: -	_			
		Market Value.	Loaned Thereon.		
25 shares N	ational Bank of Commerce, N. Y.,	\$4,575 00 \	20 000 00		
	echanics' National Bank, N. Y.,	1,218 75	\$3,600 00		
	merican Bell Telephone Co.,	397 00)			
	hicago, Burlington & Quincy R.R.,	213 00			
	anhattan Railway Co.,	210 00			
		>	2,000 00		
	ational New Haven Bank,	335 00			
	ew York & New Jersey Tel. Co., .	1,000 00			
4 " N	at'l Pipe Bending Co., New Haven,	400 00)			
		\$8,348 75	\$5,600 00		
	Crosses Dr. on Aganna Dr.a	01 1004			
	SUMMARY OF ASSETS DEC.				
Cash value	of unencumbered real estate,	\$ 200,000 00			
Loans on m	ortgage of real estate (first liens*),	36,000 00			
	or accrued thereon,	300 45			
	bonds, as per schedule,	9,256,357 00			
	llateral security, as per schedule, .	5,600 00			
	office of the company,	1,868 81			
	716,825 96				
_	ted in bank,				
	and accrued,	3,105 32			
	n course of collection (gross), .	687,265 65	10.007.000.10		
Gross a	•		10,907,323 19		
Deduct spec	eial deposits in other States,		253,270 00		
Balance	e,	\$	10,654,053 19		
* Train of lands mentaged 1					
* Value of lands mortgaged,					
	nount of insurance held as collateral, .	•	00 00		

LIABILITIES. Losses adjusted, unpaid, . \$99,029 75 claimed and reported, . 235,261 30 disputed or resisted, . 76,842 09 Total amount of losses, . \$411,133 14 24,819 38 Less reinsurance. Net amount of unpaid losses, . \$386,313 76 Unearned premiums on outstanding risks, 3,062,537 85 Reclaimable on perpetual fire policies, . 48,857 51 Due and accrued for rent, salaries, etc., . 1,000 00 Commissions and brokerage, . . . 118,843 08 Return premiums, . . . 78,427 84 Reinsurance disallowed, . 136,306 27 Gross liabilities, except capital, . \$3,832,286 31 156,133 70 Deduct liability on special deposits, \$3,676,152 61 Surplus as regards policy-holders, \$6,977,900 58 Paid-up capital, . 4,000,000 00 . . Surplus over capital,. . \$2,977,900 58 ·INCOME. Fire premiums outstanding Dec. 31, 1893, \$719,332 78 Premiums on risks written or renewed, . 4,424,176 47 . \$5,143,509 25 Premiums now in course of collection, . 587,308 47 Entire premiums collected, . . . \$4,556,200 78

Less reinsurance and return premiums, .		762,162	68	
Net cash fire premiums received,				\$3,794,038 10
Marine premiums outstanding Dec. 31, 1893,		\$84,379	24	
Premiums on risks written or renewed, .	•	255,641	00	
Total,		\$340,020	24	
Premiums now in course of collection, .		99,957		
Entire premiums collected,		\$240.063	06	
Less reinsurance and return premiums, .				
Net cash marine premiums received, .				177,202 17
Interest received on mortgages,				1,960 00
Interest and dividends received from all other	er s	ources,.		475,656 73
Income from rents,				2,355 14
Deposits received for perpetual fire risks,				
Gross cash income,				\$4,451,212 14

EXPENDITURES.

Cash paid for fire losses, Cash paid for marine and inland losses Cash dividends paid, Cash paid for commissions and brokera for salaries of officers and en for State and local taxes, for incidentals, Deposits returned on perpetual fire risk Gross cash expenditures,	ige,	yees,	3 90	\$2,255,495 88 . 130,314 39 . 720,000 00 . 628,955 65 . 244,242 25 . 70,564 61 . 266,337 08
Risks and I	PREM	IIIMS		
HISKS AND I	. ILL	noms.		Premiums.
Fire risks outstanding Dec. 31, 1893,		\$ 496,802,322	00	\$6,023,156 03
Fire risks written during 1894,		343,078,165		4,424,176 47
,				
Total,		\$839,880,487	00	\$10,447,332 50
Deduct risks expired and terminated,	•	336,917,745	00	4,232,657 58
In force at end of year,		\$502,962,742	00	\$6,214,674 92
Deduct amount reinsured,	•	32,302,940		396,533 53
Net amount in force, Perpetual risks in force (not include		\$ 470,659,802		\$ 5,818,141 39
above),	•	2,235,250	00	51,428 93
Marine risks outstanding Dec. 31, 1893,		\$2,928,251	00	\$ 106,110 88
Marine risks written during 1894, .	•	60,993,255	00	255,641 00
Total,		\$63,921,506	00	\$ 361,751 88
Deduct risks expired and terminated,	•	60,200,461		257,516 61
In force at end of year,		\$3,721,045	00	\$104,235 27
Myconyr	NEO I	3 Cl		
Miscella				
Premiums received from organization of			Ş	131,893,193 00
Losses paid from organization of comp	any,			75,142,517 00
Fire losses incurred during the year,	•			2,162,886 00
Inland losses incurred during the year,				89,457 00
Cash dividends declared from organiza				21,473,365 00
Dividends declared during the year (1		r cent.),		720,000 00
Company's stock owned by directors,	•			352,700 00

"AGRICULTURAL INSURANCE COMPANY," WATERTOWN, N.Y.

[Incorporated, 1853.* Commenced business February, 1853.]

PAID-UP CAPITAL, \$500,000.

JEAN R. STEBBINS, President.

H. M. STEVENS, Secretary.

DETAILED STATEMENT OF STOCE	ze and Rombe	
DETAILED STATEMENT OF STOCE	Par Value.	Market Value.
Canandaigua Water Works Company bonds, .	\$1,000 00	\$1,000 00
Union Pacific Railroad bonds,	2,000 00	2,135 00
City of Kingston bonds,	141,600 00	152,928 00
City of Richmond bonds,	27,000 00	27,000 00
Dexter Sulphite Pulp & Paper Co. bonds,	5,000 00	5,000 00
New York Central & Hudson River Railroad,	20,000 00	19,800 00
Illinois Central Railroad stock,	21,700 00	18,230 00
Western Union Telegraph stock,	83,500 00	72,645 00
National Union Bank stock,	13,600 00	22,100 00
Watertown National Bank stock,	5,000 00	9,000 00
Excelsior Carriage Company stock,	2,500 00	2,500 00
Underwriters' Salvage Company stock,	500 00	500 00
Union Building and Loan Company cert.,	10,000 00	10,000 00
	A200 400 00	2010 000 00
	\$333,400 00	\$342,838 00
Securities held as collateral for cash loans: -	_	T 1 m1
Bagley & Sewall Company stock,	Market Value. \$23,700 00	\$10,000 00
Trinidad Asphalt Paving Company stock,	12,500 00	8,000 00
Watertown National Bank stock,	2,700 00	1,350 00
Watertown Spring Wagon Company stock,	7,700 00	7,000 00
Chicago & Alton Railroad stock,	7,524 00	3,899 91
Western Union Telegraph stock,	1,740 00	950 00
First National Bank of Carthage stock,	6,250 00	5,000 00
National Bank of Fayetteville stock,	1,667 50	1,450 00
Felt Mills Paper Co. stock,	7,500 00	5,500 00
Rome, Watertown & Ogdensburg R.R. stock, .	5,800 00	5,000 00
Remington Paper Co. stock,	3,000 00	2,046 45
First National Bank of Frankfort stock,	11,250 00 }	·
First National Bank of Herkimer stock,	12,150 00	18,000 00
New York and Brooklyn real estate deeds, .	25,000 00	14,137 40
National Union Bank stock,	1,560 00	1,500 00
New York Central & Hudson River R.R.,	3,267 00)	1,000 00
Western Union Telegraph Co. stock,	2,610 00	
Trinidad Asphalt Paving Co. stock,	2,500 00	
Watertown Spring Wagon Co. stock,	2,200 00 }	13,969 63
National Union Bank stock,	3,350 00	
American Bell Telephone Co. stock,	2,660 00	
Real estate mortgage,	1,500 00)	
Real estate mortgages,	60,510 90	21,924 64
	\$208,639 40	\$119,728 03

^{*} Organized as mutual 1853; incorporated as stock 1863.

SUMMARY OF ASSETS DEC. 31, 1894.					
Cash value of unencumbered real estate, . \$297,704 88					
Loans on mortgage of real estate (first liens*), 1,089,352 62					
Interest due or accrued thereon, 42,126 38					
Stocks and bonds, as per schedule, 342,838 00					
Loans on collateral security, as per schedule, . 119,728 03					
Cash in the office of the company, 4,051 92					
Cash deposited in bank, 188,367 96					
Interest due and accrued, 9,185 39					
Premiums in course of collection (gross), . 168,079 87					
Notes taken for marine and inland risks, . 2,356 83					
Reinsurance due,					
Gross assets,	48				
Deduct special deposits in other States,					
Balance,	48				
Liabilities.					
Losses adjusted, unpaid, \$34,594 56					
claimed and reported, 51,693 60					
disputed or resisted,					
Unearned premiums on outstanding risks, . 1,355,842 65					
Dividends to stockholders unpaid, 55 00					
Commissions and brokerage, 33,615 95					
Reinsurance disallowed,					
Gross liabilities, except capital, \$1,503,415 76					
Deduct liability on special deposits, 91,484 00					
1,411,931	76				
Complete as we would well on held one	70				
Surplus as regards policy-holders,					
Paid-up capital,	00				
Surplus over capital,	79				
Surprus over capital,	12				
Tonacon					
Income.					
Fire premiums outstanding Dec. 31, 1893, . \$158,511 01					
Same not collected,					
Net collected,					
Premiums on risks written or renewed,					
rremitins on risks written or renewed, 1,205,050 00					
Total,					
Premiums now in course of collection, 170,436 70					
Entire premiums collected, \$1,175,923 56					
Less reinsurance and return premiums, 214,707 94					
Net cash fire premiums received, ——— \$961,215					
Interest received on mortgages,	66				

^{*} Total value of property mortgaged, . . . \$2,516,735 00.

36,265 00

Interest and dividends received from all other sources, . \$20,120	56
Income from rents,	59
Gross cash income,	<u>-</u>
Expenditures.	
Cash paid for fire losses,	
Deduct salvage and reinsurance,	
77. 1 110.0 1	12
* ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '	
1	
for salaries of officers and employees, 120,528	
for State and local taxes,	
for incidentals,	32 —
Gross cash expenditures,	35
RISKS AND PREMIUMS.	
Premiums.	o g
Fire risks outstanding Dec. 31, 1893, \$287,957,960 00 \$2,826,047 8	
Fire risks written during 1894, 127,469,100 00 1,203,850 0	
Total, \$415,427,060 00 \$4,029,897	85
Deduct risks expired and terminated, . 128,806,442 00 1,210,778	
In force at end of year, \$286,620,618 00 \$2,819,119	-
0.700.000.00	
Deduct amount reinsured, 6,569,300 00 69,749 0	
Net amount in force, \$280,051,318 00 \$2,749,370	5 2
Miscellaneous.	
Premiums received from organization of company, . \$18,436,011	00
Losses paid from organization of company, 9,036,244	
Fire losses incurred during the year,	
Cash dividends declared from organization of company, . 1,030,000	
Dividends declared during the year (10 per cent.), 50,000	
Company's stock owned by directors,	
- Company's stock owned by directors,	
"ALBANY INSURANCE COMPANY," ALBANY, N. Y.	
[Incorporated March 8, 1811. Commenced business March 16, 1811. Reorganized June 1, 188	1.]
PAID-UP CAPITAL, \$250,000.	
JOHN HOWARD KING, President. RICHARD V. DE WITT, Secreta	ry.
DETAILED STATEMENT OF STOCKS AND BONDS.	
Par Value. Market Val	
Watervliet Turnpike and Railroad bonds, . \$6,000 00 \$6,800	
Northern Pacific Railroad bonds, 20,000 00 22,500	00
Albany & Susquehanna Railroad bonds, 25,000 00 29,750 West Shore Railroad bonds, 41,000 00 42,535	

New York Central Railroad bonds, . . . 34,000 00

Wabash Railroad Company bonds, Municipal Gas bonds, Albany, N. Y.,	•	Par Va \$6,000 1,000	00	Market Value. \$6,000 00 1,100 00
Union Railroad company bonds,	•	10,000	00	10,700 00
		\$143,000	00	\$155,650 00
SUMMARY OF ASSETS	DEC.	31, 1894.		
Loans on mortgage of real estate (first lie		\$244,000	00	
Interest due or accrued thereon,		3,026		
Stocks and bonds, as per schedule,	•	155,650		
± • ·	•	6,796		
Cash deposited in bank,		20,936		
Premiums in course of collection (gross)		3,734		
Bills receivable,		640	30	
Gross assets,	•		_	\$ 434,783 61
Liabiliti	TS			
Losses adjusted, unpaid,	ES.	\$4,047	10	
claimed and reported,		3,680		
disputed or resisted,		2,300		
Unearned premiums on outstanding risks	· ·	82,541		
Due and accrued for rent, salaries, etc., .		1,057	99	
State and local taxes,		3,647	16	
Commissions and brokerage,		577		
Gross liabilities, except capital,			_	97,851 45
Surplus as regards policy-holders,				\$336,932 16
Paid-up capital,	•	• •	•	250,000 00
Tand-up capital,	•	• •	•	-
Surplus over capital,	•		•	\$86,932 16
Income				
Fire premiums outstanding Dec. 31, 1893,		\$3,474	42	
Same not collected,	•	8	20	
Net collected,		\$3,466		
Premiums on risks written or renewed, .	•	126,777		
Tremiums on risks written or renewed, .	•			
Total,		\$130,244	08	
Premiums now in course of collection, .		3,734	13	
Entire premiums collected,		\$126,509	0.5	
Less reinsurance and return premiums, .	•	17,931		
Net cash fire premiums received,	•	17,301		\$108,578 00
Interest received on mortgages,	•			12,348 33
Interest and dividends received from all of	other s	01111005	•	7,170 00
Income from all other sources,	JUNET 5		•	4,496 94
	•	•	·	
Gross cash income,	•		•	\$ 132,593. 27
* Value of lands mortgaged,			184,55	
Value of buildings thereon, Amount of insurance held as collateral			390,55 273,05	
Timount of insurance neig as conateral	,		210,00	

	Exi	PEND	ITURE	s.					
<u> </u>				•	\$80,				
Deduct salvage and reinsurar					4,	947	80		
Net cash paid for fire losses,								\$75,153	
Cash dividends paid, .				•	•		•	15,000	00
Cash paid for commissions ar				•	•	•		20,325	
for salaries of offic	ers a	and e	mploy	ees,	•			10,147	22
for State and local	taxe	es,	•	•			•	6,173	
for incidentals,	•	•	•	•	•	•	•	3,870	66
Gross cash expenditures,	•	•	•	•		•		\$130,669	74
Ris	KS .	AND	Premi	iums.					
						.=.		Premium	
Fire risks outstanding Dec. 3		93,	•		3,076,			\$181,690	
Fire risks written during 189	4,	•	•	. 10),778, ——	905 ——	00	126,777	86
Total,		•		. \$28	3,855,	283	00	\$308,468	60
Deduct risks expired and terr	mina	ited,		. 11	1,676,	793	00	141,029	18
In force at end of year, .				. \$17	,178,	4 90	00	\$167,439	42
Deduct amount reinsured,	•	•			537,	378	00	5,551	36
Net amount in force,		•		. \$16	5,641,	112	00	\$161,888	06
	Mise	CELL	ANEOU	rs.					
Premiums received from orga	aniza	ation	of co	mpan	у,			\$1,271,351	00
Losses paid from reorganizat								707,175	
Fire losses incurred during th	ie ye	ear,	•					68,286	00
Cash dividends declared from	-				eomp	any,		275,000	00
Dividends declared during th		_						15,000	00
Company's stock owned by d	_		•					59,250	00

"AMERICAN INSURANCE COMPANY," NEWARK, N. J.

[Incorporated Feb. 20, 1846. Commenced business April 1, 1846.]
PAID-UP CAPITAL, \$600,000.

DETAILED STATEMENT OF STOCKS AND BONDS.

F. H. HARRIS, President.

J. H. WORDEN, Secretary.

	Par Value.	Market Value.
United States bonds,	\$100,000 00	\$113,000 00
North Hudson County, N. J., Railroad bonds,	100,000 00	103,000 00
United New Jersey R.R. Canal Co. bonds,	100,000 00	109,000 00
Morris & Essex Railroad bonds,	61,000 00	85,095 00

 Morris & Essex Railroad bonds,
 .
 .
 61,000 00
 85,095 00

 Lehigh Valley Railroad bonds,
 .
 .
 .
 110,000 00
 119,900 00

 Long Dock mortgage bonds,
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\$571,000 00 \$659,495 00

SUMMARY OF ASSETS I	DEC.	31, 1894.			
Cash value of unencumbered real estate,		\$256,773	98		
Loans on mortgage of real estate (first liens	s*),	1,423,996	75		
Interest due or accrued thereon,		23,751	83		
Stocks and bonds, as per schedule,		659,495	00		
Cash in the office of the company,		1,991	54		
Cash deposited in bank,		33,488	06		
Interest due and accrued,	•	8,064	16		
Premiums in course of collection (gross),		40,425	58		
Rents due and accrued,		2,122	41		
American Ins. Co. stock, \$70,000	00				
Premiums more than 3 months due, 564	48				
Gross assets,				\$2,450,109	31
Liabilitie	s.				
Losses adjusted, unpaid,		\$11, 965	34		
claimed and reported,	•	33,400	60		
disputed or resisted,	•	5,550	00		
Total amount of losses,		\$50,915	0.4		
* ·	•	2,404			
Less reinsurance,	•	2,404			
Net amount of unpaid losses,	•	\$48,511	79		
Unearned premiums on outstanding risks,		485,754	59		
Dividends to stockholders, unpaid,		4,730	40		
Dividends to policy-holders, unpaid,	•	2,318	00		
Commissions and brokerage,		7,723	61		
Reinsurance disallowed,		70	58		
Gross liabilities, except capital,			_	549,108	97
Surplus as regards policy-holders,	•			\$1,901,000	
Paid-up capital,	•	• •	•	600,000	00
Surplus over capital,				\$1,301,000	34
Surplus over capital,	•	• •	•	Ç1,001,000	01
Income.					
Fire premiums outstanding Dec. 31, 1893,		\$ 45,756	36		
Same not collected,	•	292			
Same not corrected,	•				
Net collected,		\$45,464	28		
Premiums on risks written or renewed, .		662,028	61		
Total,		\$707,492	80		
	•	40,990			
Premiums now in course of collection, .	•	40,990			
Entire premiums collected,		\$666,502	83		
Less reinsurance and return premiums, .		136,639	33		
Net cash fire premiums received,				\$529,863	50

^{*} Total value of property mortgaged, . . . \$3,659,070 00 Amount of insurance held as collateral, . . . 1,755,925 00

Interest received on mortgages,	•		\$72,970	29
Interest and dividends received from all other source	s, .		32,678	35
Income from rents,			2,092	51
·				
Gross cash income,	•	•	\$637,604	65
Expenditures.				
Cash paid for fire losses, \$31	4,043	12		
Deduct salvage and reinsurance, 3	8,410	49		
			\$275,632	63.
Cash dividends paid stockholders,			59,750	
Cash dividends paid policy-holders,			2,003	
Cash paid for commissions and brokerage,		•	98,793	
for salaries of officers and employees,	•	•	49,725	
- •	•	•	•	
for State and local taxes,	•	•	22,344	
for incidentals,	•	•	31,753	32
Cross each armonditures			\$540,001	20
Gross cash expenditures,	•	•	\$940,001	20
RISKS AND PREMIUMS.			Premiums.	
Fire risks outstanding Dec. 31, 1893, . \$113,41	3 138	00	\$1,012,168	
	1,713		662,028	
Fire risks written during 1894,	1,715	-00	002,020	01
Total, \$179,11	4.851	00	\$1,674,197	00-
	0,184			
Deduct risks expired and terminated, . 19,10			010,020	
In force at end of year, \$105,71	4,667	00	\$1,000,573	64
•	9,098			
Net amount in force, \$102,04	5,569	00	\$959,789	75
MISCELLANEOUS.				
Premiums received from organization of company,			\$8,805,542	00
Losses paid from organization of company,	•			
	•		3,592,652	
Fire losses incurred during the year,			276,613	
Cash dividends declared from organization of compa				
Dividends declared during the year (10 per cent.),				
Company's stock owned by directors,	•		58,250	00
"AMERICAN CENTRAL INSURANCE COMPAN	Y."	ST.	LOUIS. N	10.
	-,	~~.	20020, 2	
[Incorporated February, 1853. Commenced business	Februa	ry, 1	1853.]	
GEORGE T. CRAM, President. JN	О. Н	ΑГ	AMS, Secret	arv.
			,	
PAID-UP CAPITAL, \$600,000.				
Democratic Contraction on Contraction	n Po	NTD.	7	
DETAILED STATEMENT OF STOCKS AN			Market Va	luc
	ar Valu		2100 000	

Commonwealth Realty Co. bonds, . . . \$100,000 00 \$100,000 00 St. Louis Merchants' Bridge Co. bonds, . . . 135,000 00 138,000 00

St. Clair, Mad. & St. Louis Belt R.R. Co. bonds,	Par Value. \$30,000 00	Market Value. \$27,000 00
Laclede Gas Light Co. bonds,	23,000 00	21,500 00
St. Louis, C. B. & O. Ry. bonds,	18,000 00	20,000 00
St. Louis County park bonds,	15,000 00	18,000 00
Jerseyville, Ill., bonds,	15,000 00	15,000 00
Mo. Elec. Light and Power Co. bonds,	10,000 00	10,000 00
Norborne, Mo., School bonds,	8,000 00	8,000 00
School Dist. No. 1, Cass Co., Ill., bonds,	10,000 00	10,000 00
Madison County, Ill., ferry bonds,	4,000 00	4,000 00
DeSoto, Mo., city funding bonds,	3,500 00	3,500 00
LaFayette Co, Mo., funding bonds,	700 00	700 00
Nat'l Bank of Com, St. Louis, stock,	180,000 00	261,000 00
Commercial Bank, St. Louis, stock,	25,000 00	66,000 00
Third National Bank, St. Louis, stock,	23,200 00	25,000 00
Mechanics' Bank, St. Louis, stock,	11,100 00	27,500 00
Boatmen's Bank, St. Louis, stock,	10,000 00	16,000 00
Laclede Gas Light Co. stock,	4,800 00	4,000 00
	00000000	0777 000 00
	\$626,300 00	\$775,200 00
Securities held as collateral for cash loans:—	Market Value.	Loaned Thereon.
Laclede Building Company bonds,	\$50,000 00	
300 shares American Brake Company,	18,000 00)
500 " Broadway Real Estate Co.,	50,000 00	> 3/ (1111) (11)
57 " Publishers G. Knapp & Co., St. Louis,	5,700 00	
100 " Nat'l Bank of Commerce, St. Louis,	14,500 00	
20 " Union Trust Company, St. Louis, .	2,600 00	1
10 " Mechanics' Bank, St. Louis,	2,500 00	
35 " Mississ. Valley Trust Co., St. Louis,	2,800 00	10000000
174 " Continental Land and Cattle Co.,		
Dallas, Tex.,	8,700 00	
St. Louis Merchants' Bridge Co. bond,	1,000 00	j
	<u></u>	2101 000 00
	\$1 55,800 00	\$101,000 00
SUMMARY OF ASSETS DEC. 33	1 1001	
Cash value of unencumbered real estate,	\$500,000 00	
• •	70,000 00	
Loans on mortgage of real estate (first liens*), Stocks and bonds, as per schedule,	775,200 00	
Loans on collateral security, as per schedule, .	101,000 00	
Cash in the office of the company,	8,339 56	
Cash deposited in bank,	83,858 13	
Premiums in course of collection (gross),	94,503 37	
Gross assets,	71,000 01	\$1,632,901 06
Deduct special deposits in other States,		50,000 00
Balance,	• • •	\$1,582,901 06
* Value of lands mortgaged,		500 00
Value of buildings thereon,		,000 00

Amount of insurance held as collateral,

30,000 00

	LIA	BILIT	TIES.						
Losses adjusted, unpaid,					\$11,	384	42		
claimed and reported, .					95.				
•					31,	,832	70		
Total amount of losses, .					\$ 138	.456	93		
Less reinsurance,					7				
Net amount of unpaid losses, .				•	\$130				
Unearned premiums on outstan	_	•		•		,692			
Commissions and brokerage, .			•	•	14.				
Reinsurance disallowed, .	•	•	•	•	3	,445	71		
Gross liabilities, except cap	oital				\$810	.108	59		
Deduct liability on special depo	-		Ì			,628			
Todae de aproduction		,						\$806,480	27
Comples as nameda nalise hald								9776 490	70
Surplus as regards policy-hold				•	•	•	•	\$776,420 600,000	
Paid-up capital,	•	•	•	•	•	•	•		
Surplus over capital, .		•	•		•	•	•	\$176,420	
	Ts								
Financiana antatan lina Da		NCOM			0.7	700	07		
Fire premiums outstanding Dec				•		,738			
Premiums on risks written or r	enev	wea,	•	•	973	,916	(2 		
Total,		•			\$1,071	,654	79		
Premiums now in course of col	llect	ion,		•	94	,503	37		
Entire premiums collected,					\$977	.151	42		
Less reinsurance and return pr					184				
Net cash fire premiums receive						. —		\$792,958	21
Interest and dividends received			l sou	irces	s, .			52,902	
Income from rents,	•	•		•	•		•	22,439	18
								4000 000	
Gross cash income, .	•	•	•	•	•	•	•	\$868,299	96
F	EXPE	ENDI'	rure	ES.					
0 1 116 6 1	•				\$ 513	.039	49		
Deduct salvage and reinsurance		•	·		-	,594			
Net cash paid for fire losses,			•					\$482,444	70
Cash dividends paid,								60,000	
Cash paid for commissions and								120,686	
for salaries of office			0 .					62,799	
for State and local ta								16,838	
for incidentals,								99,367	
Gross cash expenditures,								\$842,136	22

THOMO AND	I Ithair Cara,
Fire risks outstanding Dec. 31, 1893, Fire risks written during 1894,	. \$101,206,693 00 \$1,234,170 89 . 72,542,811 00 973,916 72
Total,	\$173,749,504 00 \$2,208,087 61 68,027,635 00 888,069 50
In force at end of year, Deduct amount reinsured,	. \$105,721,869 00 \$1,320,018 11 . 2,363,628 00 29,382 43
Net amount in force,	. \$103,358,241 00 \$1,290,635 68
MISCELL	ANEOUS.
Premiums received from organization	
Losses paid from organization of com	
Fire losses incurred during the year,	480,982 00
Cash dividends declared from organiz	ation of company, . 1,106,412 00
Dividends declared during the year (1	0 per cent.), 60,000 00

"AMERICAN FIRE INSURANCE COMPANY," NEW YORK, N. Y.

Company's stock owned by directors, . . .

[Incorporated April 30, 1857. Commenced business May 1, 1857.]

PAID-UP CAPITAL, \$400,000.

DAVID ADEE, President.

WM. H. CROLIUS, Secretary.

67,950 00

DETAILED STATEMENT OF STOCKS AND BONDS.

		Par Value		Market Value.
United States bonds,		\$225,000	00	\$256,500 00
St. Louis & Iron Mountain Railroad bonds,		10,000	00	8,000 00
West Shore Railroad bonds,	•	25,000	00	26,250 00
Lake Gas Company (Chicago) bonds, .		30,000	00	31,200 00
Western Union Telegraph bonds,		40,000	00	44,000 00
Consolidated Gas Company stock,		71,000	00	93,010 00
Rensselaer & Saratoga Railroad stock, .		40,000	00	73,000 00
National Bank of Commerce stock,		10,000	00	18,250 00
American Exchange National Bank stock,	•	35,000	00	54,250 00
Bank of New York stock,	•	6,000	00	6,600 00
Merchants' National Bank stock,		20,000	00	29,000 00
Third National Bank stock,		10,000	00	11,000 00
Phœnix National Bank stock,		4,000	00	5,000 00
Mercantile Trust Company stock,		10,000	00	35,500 00
Delaware & Hudson Canal Company stock,		35,000	00	44,450 00
Manhattan Railway Company stock,		50,000	00	52,500 00
Western Union Telegraph stock,		55,000	00	47,850 00
Lake Shore & Michigan Railway stock, .		40,000	00	54,000 00
Pittsburgh, McKeesport & Y. Railroad stock,		35,000 (00	45,500 00

	Par Value.	Market Value.
Standard Gas Company stock,	\$15,000 00	\$13,600 00
Pennsylvania Railroad stock,	40,800 00	41,616 00
Chicago & Northwestern Railway stock,	20,000 00	19,400 00
St. Paul, Minneapolis & Manitoba R.R. stock,	20,000 00	22,000 00
Baltimore & Ohio Railroad stock,	50,000 00	33,500 00
City of Richmond bonds,	21,000 00	21,420 00
City of Holimona bonas,		
		\$1,087,396 00
Securities held as collateral for cash loans:	- Market Value.	Loaned Thereon.
50 shares Union Trust Company,	\$48,000 00	\$31,000 00
262 shares Hackensack Water Company, .	7,205 00	3,000 00
and shares rate in the state of		
	\$ 55 ,2 05 00	\$34,000 00
SUMMARY OF ASSETS DEC.	21 1204	
Loans on mortgage of real estate (first liens*),	\$20,500 00	
Interest due or accrued thereon,	210 83	
Stocks and bonds, as per schedule,	1,087,396 00	
Loans on collateral security, as per schedule,.	34,000 00	
Cash in the office of the company,	43,358 29	
Cash deposited in bank,	1,745 02	
Interest due and accrued,	14,865 17	
Premiums in course of collection (gross),	299,244 14	
Reinsurance and salvage,	2,032 88	
Premiums more than 3 months due, . \$1,361 78		
Gross assets,†		\$1,503,352 33
Deduct special deposits in other States,		49,920 00
Dalamas		ф1 459 490 99
Balance,	• •	\$1,453,432 33
LIABILITIES.		
Losses adjusted, unpaid,	\$66,368 10	
Losses claimed and reported,	59,117 50	
Unearned premiums on outstanding risks,	747,501 94	
Unpaid scrip ordered to be redeemed,	2,138 00	
Interest due or accrued on scrip,	7,584 12	
Due and accrued for rent, salaries, etc.,	2,889 62	
State and local taxes,	4,179 03	
Commissions and brokerage,	37,910 64	:
Return premiums,	22,341 59	
Reinsurance disallowed,	2,878 73	
	40700000	
Gross liabilities, except capital and scrip,.	\$952,909 27	
Deduct liability on special deposits,	34,091 03	
		918,818 24
Surplus as regards policy-holders,		\$534,614 09
* Value of lands mortgaged,	\$33,	500 00
Value of buildings thereon,		500 00
Amount of insurance held as collateral, .	20,	,500 00

 $[\]dagger$ Including \$200,000 special reserve fund held under New York law.

Paid-up capital,				A100 744 00
				\$483,566 80
Surplus over capital and scrip, .				\$51,047 29
Income	c.			
Fire premiums outstanding Dec. 31, 1893		\$309,218	57	
Premiums on risks written or renewed,		1,819,810		
Total,		\$2,129,029	02	
Premiums now in course of collection,		300,605	92	
Entire premiums collected,		\$1 898 493		
Less reinsurance and return premiums,				
Net cash fire premiums received,				\$1,479,222 81
Interest received on mortgages, .				
Interest and dividends received from all				
		· ·		
Gross cash income,	• •			\$1,532,078 41
Expenditu	IRES.			
Cash paid for fire losses,			nα	
Deduct salvage and reinsurance, .	•	55.760	83	
Net cash paid for fire losses,				\$1.018.971.96
Cash dividends paid,				40,000 00
Cash paid for redemption of scrip, .				
T				2,851 48
Cash paid for commissions and brokerag	e			227,377 36
for salaries of officers and em				106,611 25
for State and local taxes,				21,400 09
for rent,				
for incidentals,				106,117 59
Gross cash expenditures,				\$ 1,536,938 03
RISKS AND PR	REMIUN	MS.		
Pine wieler autoten die er Dag 21 1902		159 997 907	00	Premiums.
Fire risks outstanding Dec. 31, 1893,				\$1,735,574 70
Risks written during 1894,		107,742,004		1,819,810 45
Total,	. \$	311,079,641	00	\$3,555,385 15
Deduct risks expired and terminated,				1,808,012 77
In force at end of year,		151,795 148	00	\$1,747,372 38
Deduct amount reinsured,				257,026 44
Net amount in force,	. \$	128,609,315	00	\$1,490,345 94

MISCELLANEOUS.

Premiums received from organization of company, .	. 0	\$12,658,673 00
Losses paid from organization of company,		6,643,089 00
Fire losses incurred during the year,		970,739 00
Cash dividends declared from organization of company,		1,436,000 00
Dividends declared during the year (10 per cent.),	•	40,000 00
Company's stock owned by directors,		94,750 00

"AMERICAN FIRE INSURANCE COMPANY," PHILADELPHIA, PA.

[Incorporated Feb. 28, 1810. Commenced business March 12, 1810.]

DETAILED STATEMENT OF STOCKS AND BONDS

PAID-UP CAPITAL, \$500,000.

THOS. H. MONTGOMERY, President.

RICHARD MARIS, Secretary.

DETAILED STATEMENT OF STOCKS	AND BONDS.	
	Par Value.	Market Value.
Stenbenville & Indiana Railroad bonds,	\$21,000 00	\$22,890 00
Belt Road and Stock Yard bonds,	20,000 00	20,840 00
Chicago & Western Indiana Railroad bonds, .	20,000 00	21,200 00
Philadelphia & Reading Railroad bonds,	62,000 00	42,470 00
North Pennsylvania Railroad bonds,	26,000 00	32,500 00
Virginia & Tennessee Railroad bonds,	25,000 00	25,625 00
Georgia State bonds,	25, 000 00	28,250 00
Delaware & Chesapeake Railroad bonds,	5, 000 00	4,483 34
Huntingdon & Broad Top Mt. R.R. bonds, .	10,000 00	10,150 00
Huntingdon & Broad Top Mt. R R. car trust, .	10,000 00	10,025 00
Corning, Cowanesque & Antrim R.R bonds, .	10,000 00	10,100 00
Philadelphia & Reading Railroad bonds, .	25,000 00	26,000 00
Lehigh Valley Railroad bonds,	51,000 00	63,240 00
Mortgage Trust Company, Pa, bonds,	25,000 00	25,104 16
Middlesex Banking Company bonds,	25,000 00	25,125 00
Alleghany Valley Railroad bonds,	1,000 00	1,040 00
Northern Central Railroad bonds,	25,000 00	29,500 00
Northern Pacific & Montana Railroad bonds, .	30,000 00	9,600 00
Penn. & New York Canal and Railroad bonds,	50,000 00	54,250 00
Portland city bonds,	50,000 00	57,500 00
N. W. Guaranty Loan Company bonds,	35,000 00	17,500 00
Wheeling & Lake Erie Exten. Imp. R.R. bonds,	15,000 00	14,250 00
Pittsburg, Cincinnati & St. Louis R.R bonds, .	10,000 00	11,600 00
Buffalo Street Railroad bonds,	20,000 00	19,600 00
Hughesville water bonds,	17,000 00	17,085 00
Pitts., Cin, Chic. & St. Louis R.R. bonds,	30,000 00	31,800 00
Springfield water bonds,	10,000 00	10,150 00
United Electric Securities,	10,000 00	9,458 33
Terre Haute & Longansport Railroad bonds, .	25,000 00	27,062 50
Lehigh Valley Railroad bonds,	25,000 00	25,250 00
Lehighton water bonds,	5,000 00	5,125 00
Camden & Atlantic Railroad bonds,	15,000 00	17,550 00
, , , , , , , , , , , , , , , , , , , ,		

Ditt. bound Chartiers (Warrel bands	Par Value. Market Value	
Pittsburgh, Chartiers & Yough. bonds,	\$10,000 00 \$9,350 00	
Omaha Loan & Trust Company,	10,000 00 10,100 00	
Norfolk & Western Railroad car trust,	12,000 00 11,635 80	
Ashtabula & Pittsburgh Railroad,	15,000 00 17,400 00	
Seaford & Roanoke Railroad,	20,000 00 20,400 00	
20 shares Philadelphia Bourse,	- 300 00	
18 shares Phil. & Lancaster Turnpike Co., .	- 40 50)
	\$800,000 00 \$795,549 68	}
Securities held as collateral for cash loans: -		
I list Cool (No-institut Common	Market Value. Loaned Thereon	
Lehigh Coal & Navigation Company,	\$3,990 00 \$2,500 00	
10 shares First Nat'l B'k of Hughesville, Pa.,	1,150 00 800 00)
445 shares Storage Battery,	14,585 00	
People's Railway,	4,675 00 20,000 00)
Philadelphia & Reading Railroad,	4,900 00)	
	\$29,300 00 \$23,300 00)
. Conserver on Asserts Dec		
SUMMARY OF ASSETS DEC.		
Cash value of unencumbered real estate,		
Loans on mortgage of real estate (first liens*),	1,123,850 00	
Interest due or accrued thereon,	19,239 56	
Stocks and bonds, as per schedule,	795,549 63	
Loans on collateral security, as per schedule,.	23,300 00	
Cash in the office of the company,	11,007 08	
Cash deposited in bank,	77,261 57	
Interest due and accrued,	173 00	
Premiums in course of collection (gross), .	98,459 28	
Rents due and accrued,	7,430 73	
Gross assets,	\$2,410,375 11	
Deduct special deposits in other States,	50,000 00	
Balance,	\$2,360,375 11	
Lyapyrmyre		
LIABILITIES. Losses adjusted, unpaid,	\$ 33,390 78	
claimed and reported,	149,002 08	
disputed or resisted,	23,999 45	
Unearned premiums on outstanding risks,	949,220 62	
Reclaimable on perpetual fire policies,	559,129 97	
Commissions and brokerage,	14,768 89	
Reinsurance disallowed,	5,108 78	
tomouraneo diodizo nody i i i i i i		
Gross liabilities, except capital,	\$1,734,620 57	
Deduct liability on special deposits,	8,677 25	
	1,725,943 32	
Surplus as regards policy-holders,	\$634,431 79)
Paid-up capital,	500,000 00	
		-
Surplus over capital,	\$134,431 79)
* Value of lands mortgaged,	\$1,296,299 00 1,391,550 00 931,182 00	

Income.				
Fire premiums outstanding Dec. 31, 1893,	•	\$194,5	35 99	
Same not collected,	•	11,0	30 64	:
N-4 Nostad		\$ 183,5	O5 95	•
Net collected,		1,565,5		
Treinfalls on risks written or renewed,	•	1,000,0		•
Total,		\$1,749,0	36 15	
Premiums now in course of collection, .	•	98,4	59 28	
73 41 1 1 1 1 1 1 1 1 1		01 050 5	70 07	•
Entire premiums collected, Less reinsurance and return premiums, .		320,4		
Net cash fire premiums received,				
<u> </u>				
Interest received on mortgages,				
Interest and dividends received from all of				
Income from rents,				
Income from all other sources,				
Deposits received for perpetual fire risks,	•	\$10,t	12 50	
Gross cash income,				\$1,460,198 04
Gross cash income,	•	•	•	φ1,400,130 04
Expenditui	RES.			
Cash paid for losses,				\$1,121,344 13
Cash dividends paid,	•	•		25,000 00
Cash paid for commissions and brokerage,		•	•	219,855 72
for salaries of officers and empl			•	105,984 00
for State and local taxes, .				32,257 01
				97,116 02
for expenses on real estate	•	•		5,938 03
for expenses on real estate, . Deposits returned on perpetual fire risks,	•	@16.1		
Deposits returned on perpetual fire risks,	•	\$10,1°	05 21	
Gross cash expenditures,		•		\$1,607,494 91
1				. , , .
RISKS AND PRES	MIUMS	3.		-
Fire risks outstanding Dec. 31, 1893,	20	19 057 4'	79 00	Premiums. \$2,521,031 19
Fire risks written during 1894,	_	29,639,5		
The fisks written during 1054,	14		15 00	1,000,000 00
Total,	\$3-	11.696.99	91 00	\$4,086,561 99
Deduct risks expired and terminated, .		77,145,6		
Towner I save on provide the contraction,				
In force at end of year,	\$16	34,551,36	60 00	\$2,105,493 25
Deduct amount reinsured,	•	6,361,7		
Net amount in force,	\$18	58,189,6	45 00	\$2,032,075 34
Perpetual risks in force (not included				
above),		23,024,9	74 00	610,472 20

MISCELLANEOUS.

Premiums received from organization of company,	\$28,319,137 00
Losses paid from organization of company,	17,112,543 00
Fire losses incurred during the year,	968,407 00
Cash dividends declared from organization of company,	2,671,435 00
Dividends declared during the year (five per cent.),	25,000 00
Company's stock owned by directors,	24,400 00

"ATLANTIC MUTUAL INSURANCE COMPANY," NEW YORK, N. Y.

[Incorporated April 11, 1842. Commenced business July 1, 1842.]

JOHN D. JONES, President.

JOSEPH H. CHAPMAN, Secretary.

JOHN D. JUNES, President.	102	ЕРН Н. СНА	PMAN, Secretary.
DETAILED STATEMENT	of Stocks	and Boni	
		Par Value.	
American Exchange Bank stock, .		\$76,800 00	\$76,800 00
Bank of America stock,		100,000 00	100,000 00
Bank of Commerce stock,		64,100 00	0 64,100 00
Bank of New York stock,		73,300 00	73,300 00
Leather Manufacturers' Bank,		15,600 00	15,600 00
Merchants' Bank stock,		70,150 00	70,150 00
Mechanics' Bank stock,		47,675 00	47,675 00
Manhattan Company stock,		18,000 00	18,000 00
Market & Fulton Bank stock,		30,000 00	30,000 00
Phenix Bank stock,		71,340 00	71,340 00
Atlantic Trust Co. stock,		100,000 00	200,000 00
Consolidated Gas Company stock, .		50,000 00	50,000 00
New York County stock,		100,000 00	100,000 00
New York City stock,		197,100 00	179,190 00
Long Island Railroad Company stock		25,000 00	20,000 00
N. Y. Central & Hudson River R.R. s	tock, .	660,000 00	528,000 00
N. Y. Central & Hudson River R.R. b	onds, .	139,000 00	111,200 00
New York, Lake Erie & Western R.I	R. bonds,	100,000 00	90,000 00
New York, Chicago & St. Louis R.R.	bonds, .	200,000 00	150,000 00
West Shore Railroad bonds,		200,000 00	150,000 00
Brooklyn & Montauk Railroad bonds,		75,000 00	60,000 00
Seattle, Lake Shore & Eastern Railwa		100,000 00	50,000 00
Brooklyn City Park bonds,		122,000 00	109,800 00
Jersey City water bonds,		100,000 00	100,000 00
District of Columbia bonds,		369,000 00	258,300 00
United States bonds,		5,860,000 00	5,524,000 00
	5	8,964,065 00	\$8,247,455 00
Securities held as collateral for cash	h loans:—		
Pounth National Dank stock		Market Value.	
Fourth National Bank stock,		¢20,000 00	\$ \$22,000 00

^{*} Estimated for the purpose of permanent investment.

Consolidated Gas Company of New York, . 28,125 00

	75. 7. 4 77. 3		T 1 M)	
Col., Hocking Valley & Toledo Railway Co., .	Market Val \$13,200		Loaned Ther \$10,000	
N. Y. Central & Hudson River R.R.,	9,800			
N. Y. Central & Hudson River R.R.,	14,700			
1. 1. Central & Hudson Inverte.,				
	\$ 85,825	00	\$43,500	00
SUMMARY OF ASSETS DEC. 3	31, 1894.			
Cash value of unencumbered real estate,	\$760,000	00		
Stocks and bonds, as per schedule,	8,247,455	00		
Loans on collateral security, as per schedule,.	43,500	00		
Cash deposited in bank and with English				
bankers,	1,434,083	74		
Notes taken for marine and inland risks,	855,693	14		
Gross assets,		{	\$11,340,731	88
Liabilities.				
Losses adjusted, unpaid,	\$108,900	70		
claimed and reported,	1,491,790	30		
disputed or resisted,		00		
Unearned premiums on outstanding risks,	1,027,151	41		
Unpaid scrip ordered to be redecmed,				
Interest due or accrued on scrip,	10,854	45		
Return premiums,	149,804	46		
Miscellaneous,	19,056	62		
Gross liabilities, except scrip,			3,081,557	94
Surplus as regards policy-holders,			\$8,259,173	94
Scrip outstanding, not ordered to be redcemed,			6,810,390	00
Surplus over scrip,			\$1,448,783	9.1
outplus over scrip,	• •	•	φ1,110,100	O I
Income.		٠		
•	\$2,979,517			
Less reinsurance and return premiums,				
Net cash marine premiums received,				
Interest and dividends received from all sources		•	455,567	
Income from rents,	• •	•	39,638	81
Gross cash income,			\$3,218,294	88
Expenditures.				
Cash paid for marine and inland losses,	\$1 411 992	89		
Deduct salvage and reinsurance,				
Net cash paid for marine and inland losses, .			\$1 322 169	98
Cash paid for redemption of scrip,			1,407,990	
Interest paid scrip holders,				
Cash paid for commissions and brokerage,			17,734	
for salaries of officers and employees,		·	394,820	81
for State and local taxes,			37,753	
Gross cash expenditures,			\$3,601,190	_
The state of the s	•		10,001,200	

Interest and dividends received						s, .		\$24,994	
Income from rents,					•	•	•	20,280	
Income from commissions,	•	•	•	•	•	•	•	2,061	01
Gross cash income, .						•		\$ 534,293	31
	EXPI	ENDI	TURE	s.					
Cash paid for fire losses, .					\$24	5,463	93		
Deduct salvage and reinsurar						3,536	31		
Net cash paid for fire losses,								\$241,927	
Cash dividends paid,								40,000	
Cash paid for commissions ar						•	•	93,365	
for salaries of offic						•	•	27,857	
for state and local						•		8,001	
for incidentals, for expenses on re	al act	• ata	•	•	•	•	•	19,806 10,736	
-		ate,		•	•	•	•		_
Gross cash expenditures,	•		•	•	•	•	•	\$441,694	88
Ris	SKS A	ND P	REM	IUMS					
Fire risks outstanding Dec 31	1 1899	3		26	SS 539	3,312	00	Premium: \$732,696	
Fire risks written during 189		,	•),427		542,873	
9		•	•						_
Total,			•					\$1,275,569	
Deduct risks expired and terr	minate	ed,	•	4	7,496	5,027	00	536,015	65
In force at end of year, .			•	\$6	7,49	2,712	00	\$739,553	47
Deduct amount reinsured,.	•	•			2,068	3,283	00	22,926	11
Net amount in force, .		•	•	\$6	55,42	1,429	00	\$716,627	36
	Misci	ELLA	NEOU	JS.					
Premiums received from orga	anizat	ion c	of con	ການຄາ	ıv.			\$ 7,779,587	00
Losses paid from organization					- <i>J</i> ,			4,012,332	
Fire losses incurred during th								234,653	
Cash dividends declared from								825,925	00
Dividends declared during the	e year	(20	per	cent.	.),			40,000	00
Company's stock owned by d	lirecto	rs,			•			60,800	00
Salement									
"THE CAPITAL FIRE INS					NYC)F C	ON	CORD, N. H	I."
	CONC	ORI), N.	H.					
[Incorporated March 10,	1886.	Comr	nence	d busi	ness 1	farch	19, 1	886.]	
Pai	D-UP C	APITA	L, \$20	0,000.					
LYMAN JACKMAN, President.			(CHAI	RLES	L. J.	CK	MAN, Secreta	ry.
DETAILED STAT	TEMEN	T OI	STO	OCKS	ANI	Во	NDS		
0'4 6 D 4	,					ar Val		Market Val	
City of Portsmouth, N. H., bo City of Dover, N. H., bonds,		•		•	•	,000			

C' C C N II hands	Par Value.	Market Value.
City of Concord, N. H, bonds,	\$25,000 00	\$26,500 00
New Hampshire Trust Co. bonds,	6,500 00 5,000 00	5,200 00 5,000 00
Iowa Loan & Trust Co. bonds,	·	5,000 00
Muscatine Mortgage & Trust Co. bonds,	5,000 00	
City Water Co, Mcrrill, Wis., bonds,	5,000 00	5,000 00
Clinton, Iowa, Water Works bonds,	5,000 00	5,000 00
Windsor Land & Inv. Co., Denver, Col., bonds,	5,000 00	5,000 00
Spokane & Palouse R.R. Co. bonds,	5,000 00	5,000 00
Central Loan & Debenture Co bonds,	4,000 00	4,000 00
Winfield Water Co. bonds,	3,000 00	3,000 00
Johnson Loan & Trust Co., Ark. City, Kan., b'ds,	1,980 00	1,980 00
Grand Forks Gas & Electric Co. bonds,	2, 500 00	2,500 00
Davidson Investment Co. bonds,	2,000 00	500 00
Witchita, Kan., Water Co. bonds,	2,000 00	2,000 00
Mêtropolitan West End R.R. Co. bonds,	2,000 00	2,000 00
Nebraska Loan & Trust Co. bonds,	1,000 00	1,000 00
Kingman, Kansas, Water Co. bonds,	1,000 00	1,000 00
50 shares C. & M. R.R. bonds,	5,000 00	8,500 00
25 " Page Belting Co.,	2,500 00	2,500 00
25 " Prescott Piano Co.,	2,500 00	2,500 00
1 " Amoskeag Manufacturing Co.,	1,000 00	1,800 00
2 " Nashua Manufacturing Co.,	1,000 00	1,050 00
15 " Atchison, Topeka & Santa Fé R.R., .	1,500 00	65 62
2 " West Side Construction Co.,	200 00	200 00
North American Loan & Trust Co.,	828 00	828 00
	\$161,508 00	\$166,423 62
Securities held as collateral for cash loans:—		
	Market Value.	Loaned Thereon.
25 shares Concord Manufacturing Co.,	\$5,000 00	2,000 00
SUMMARY OF ASSETS DEC. S	31, 1894.	
Cash value of unencumbered real estate, .	\$95,000 00	
Loans on mortgage of real estate (first liens*),	69,340 00	
Interest due or accrued thereon,	1,798 27	
Stocks and bonds, as per schedule,	166,423 62	
Loans on collateral security, as per schedule,.	2,000 00	
Cash in the office of the company,	680 27	
Cash deposited in bank,	6,437 35	
	893 12	
·		
Premiums in course of collection (gross), Penta due and accurad	99,363 00	
Rents due and accrued,	525 08	Ø110.400.71
Gross assets,		\$442,460 71
* Value of lands mortgaged,	\$104,9	71 00
Value of buildings thereon,		50 00 00 00

Amount of insurance held as collateral, . . .

. 96,450 00 - 59,800 00

	LIAI	BILIT	IES.						
Losses adjusted, unpaid,		•			_	,015			
Losses claimed and reported, .		•	•	•	12,	,427	31		
Total amount of losses,		•			\$26	,443	20		
Less reinsurance,		•	•	•	2.	,037	5 0		
Net amount of unpaid losses, .				•	\$24	,405	70		
Unearned premiums on outstand	_				161	,760	21		
Due and accrued for rent, salari			•	•		,062			
Due for borrowed money, .			•	•	32				
Commissions and brokerage, .				•		,554			
Return premiums,					7				
Reinsurance, etc.,			•	•		288		****	
Gross liabilities, except cap	oital	,	•	•	_		-1	\$241,999	20
Surplus as regards policy-holde	rs,							\$200,461	51
Paid-up capital,		•	•	•	•	•	•	200,000	00
Surplus over capital,		•	•		•	•	•	\$ 461	51
	TN	COM	TC.						
Fire premiums outstanding Dec					\$ 42	850	51		
Premiums on risks written or re				•		,350			
Tremiums on fisks witten of te	J110 V	rea,	•	•		,000			
Total,					\$427				
Premiums now in course of coll	lecti	on,	•	•	99	,363 			
Entire premiums collected, .									
Less reinsurance and return pre									
Net cash fire premiums received								\$147,197	25
Interest received on mortgages,								3,727	44
Interest and dividends received				er so	urces	, .		8,483	34
Income from rents,					•		•	3,113	59
from profit on sale of s	tock	۲,						816	25
from borrowed money,		•			\$3	,500	00		
Gross cash income,		•						\$ 163,337	87
,								•	
		NDIT	URES						
Cash paid for fire losses,		•	•	•	\$195				
Deduct salvage and reinsurance		•	•	•	80	,218	95		
Net cash paid for fire losses,	•	•	•	•				\$114,972	
Cash dividends paid,		•	•	•	•	•	•	10,000	
Cash paid for commissions and			_	•	•	•	•	34,584	
for salaries of officers			_ •	ees,	•	•	•	5,209	
for State and local ta			•	•	•	•	•	4,293	
		•		•	•	•	•	6,216	
for interest on borrow	wed	mon	ey,	•	•	•	•	1,499	08
Gross cash expenditures, .		•		•	•	•	•	\$176,776	64

RISKS AND I	PREMIUN	MS.				
T: 13 // 11 D. 01 1000		400 000	000	00	Premiums	
Fire risks outstanding Dec. 31, 1893,		\$20,966			\$290,811	
Fire risks written during 1894,	• •	23,176	,488	00	384,350	03
Total,		\$44,143	470	00	\$675,161	27
·			•		351,425	
Deduct risks expired and terminated,	• •	20,518	,040	00	301,420	30
In force at end of year,		\$23,625	197	00	\$323,735	37
Deduct amount reinsured,			3,648		5,104	
Deduct amount remsured,	• •	410	,040		0,104	40
Net amount in force,		\$23,146	,479	00	\$318,630	94
MISCELLA	ANEOUS.					
Premiums received from organization	of comr	nanv			\$1,253,377	00
Losses paid from organization of comp			•	·	393,809	
Fire losses incurred during the year,			•	•	174,410	
			•	•		
Cash dividends declared from organiza			пу,	•	53,614	
Dividends declared during the year (5	per cen	τ.), .	•	•	10,000	
Company's stock owned by directors,	• •	•	•	•	60,100	00
"CITIZENS' INSURANCE (COMPA	NY," I	NEW	\mathbf{Y}	ORK.	
"CITIZENS' INSURANCE	COMPA	.NY,"]	NEW	Y Y	ORK.	
" CITIZENS' INSURANCE ([Incorporated April, 1836. Com						
	menced bu	ısiness A				
[Incorporated April, 1836. Com	menced bu	usiness A	pril, 1	[83 7.]		ıry.
[Incorporated April, 1836. Compared April, 1836. Compared April Paid-up Capit EDWARD A. WALTON, President.	menced bu	ooo.	pril, 1	1837.] PAR	l KER, Secreta	ıry.
[Incorporated April, 1836. Com	menced bu	osiness A	pril, 1	837.] PAR	l KER, Secreta	
[Incorporated April, 1836. Compared April, 1836. Compared April Paid-up Capit EDWARD A. WALTON, President.	menced bu	osiness A FRANK S ANI	pril, 1 K M. 1	PAR NDS ue.	KER, Secreta	lue.
[Incorporated April, 1836. Compared April, 1836. Compared April Paid-up Capit EDWARD A. WALTON, President. DETAILED STATEMENT Of United States bonds,	menced bu	osiness A FRANE S AND P \$150	pril, 1 M. 1 Box	PAR NDS ue. 00	KER, Secreta	lue.
[Incorporated April, 1836. Compared April, 1836. Compared April Paid-up Capit EDWARD A. WALTON, President. DETAILED STATEMENT Of United States bonds,	menced bu	FRANE S ANI \$150	Bo: M. 1	PAR NDS ue. 00 00	KER, Secreto Market Va \$170,250	lue. 00
[Incorporated April, 1836. Common Paid-up Capit EDWARD A. WALTON, President. DETAILED STATEMENT Of United States bonds,	menced bu	rsiness A FRANE S ANI \$150 10	Borar Val 0,000 0,000	PAR NDS ue. 00 00 00	Market Va \$170,250 18,200 43,500	lue. 00 00
[Incorporated April, 1836. Compared April, 1836. Compared April (1836. Compared April) (183	menced bu	FRANE S AND \$150 10 30	Box M. 10 Box ar Val 10,000 0,000 0,000 0,000 0,000	PAR NDS ue. 00 00 00 00	Market Va \$170,250 18,200 43,500 8,250	lue. 00 00 00
[Incorporated April, 1836. Company tock,	menced bu	\$150 \$150 \$20	pril, 1	PAR NDS ue. 00 00 00 00 00	Market Va \$170,250 18,200 43,500 8,250 26,000	00 00 00 00 00
[Incorporated April, 1836. Common Paid-up Capit EDWARD A. WALTON, President. DETAILED STATEMENT Of United States bonds,	menced bu	\$150 \$150 \$150 \$20	pril, 1 Bo: Bo: ar Val 0,000 0,000 0,000 0,000 0,000 0,000	PAR NDS ue. 00 00 00 00 00	Market Va \$170,250 18,200 43,500 8,250 26,000 73,500	00 00 00 00 00 00
[Incorporated April, 1836. Common Paid-up Capit EDWARD A. WALTON, President. DETAILED STATEMENT Of United States bonds,	menced by \$300,0 F STOCE	\$150 \$150 \$150 \$150 \$150 \$150 \$150 \$150	Pril, 1 2 M. : 2 Bo: 2 r Val 3,000 3,000 3,000 3,000 3,000 3,000 3,000 3,000 3,000 3,000 3,000 3,000	PAR NDS ue. 00 00 00 00 00	Market Va \$170,250 18,200 43,500 26,000 73,500 1,200	1ue. 00 00 00 00 00 00
[Incorporated April, 1836. Common Paid-up Capit Edward A. Walton, President. Detailed Statement of United States bonds,	menced by \$300,00 F STOCE	\$150 \$150 \$20 \$50	pril, 1	PAR NDS ue. 00 00 00 00 00 00	Market Va \$170,250 18,200 43,500 26,000 73,500 1,200 60,000	00 00 00 00 00 00 00
[Incorporated April, 1836. Common Paid-up Capit Edward A. Walton, President. Detailed Statement of United States bonds,	menced but \$300,00 F STOCE	\$150 \$150 \$150 \$150 \$150 \$150 \$150 \$150	pril, 1 2 M. : 3 Bo: 2 ar Val 3,000 3,000 3,000 3,000 3,000 3,000 3,000 3,000 3,000 3,000 3,000 3,000 3,000	PAR NDS ue. 00 00 00 00 00 00 00 00	Market Va \$170,250 18,200 43,500 8,250 26,000 73,500 1,200 60,000 10,250	00 00 00 00 00 00 00 00
[Incorporated April, 1836. Common Paid-up Capit Edward A. Walton, President. Detailed Statement of United States bonds,	menced but \$300,00 F STOCE	\$150 \$150 \$150 \$150 \$150 \$150 \$150 \$150	Pril, 1 Botar Val 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000	PAR NDS ue. 00 00 00 00 00 00 00 00 00	Market Ve \$170,250 18,200 43,500 8,250 26,000 73,500 1,200 60,000 10,250 15,900	00 00 00 00 00 00 00 00 00
[Incorporated April, 1836. Common Paid-up Capit Edward A. Walton, President. Detailed Statement of United States bonds,	menced but \$300,00 F STOCE	\$150 \$150 \$20 \$10 \$150 \$20 \$10 \$20 \$20 \$20 \$20 \$20 \$20 \$20 \$20 \$20 \$2	pril, 1 S. M. 2 D. BO2 ar Val 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000	PAR NDS ue. 00 00 00 00 00 00 00 00 00 00	Market Va \$170,250 18,200 43,500 8,250 26,000 73,500 1,200 60,000 10,250 15,900 2,200	00 00 00 00 00 00 00 00 00 00 00
[Incorporated April, 1836. Common Paid-up Capit Edward A. Walton, President. Detailed Statement of United States bonds,	menced but \$300,00 F STOCE	\$150 \$150 \$20 \$10 \$150 \$20 \$10 \$20 \$20 \$20 \$20 \$20 \$20 \$20 \$20 \$20 \$2	Pril, 1 Botar Val 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000	PAR NDS ue. 00 00 00 00 00 00 00 00 00 00	Market Ve \$170,250 18,200 43,500 8,250 26,000 73,500 1,200 60,000 10,250 15,900	00 00 00 00 00 00 00 00 00 00
[Incorporated April, 1836. Common Paid-up Capit Edward A. Walton, President. Detailed Statement of United States bonds,	menced but \$300,00 F STOCE	\$150 \$150 \$150 \$150 \$150 \$150 \$150 \$150	pril, 1 S. M. 2 D. BO2 ar Val 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000	PAR NDS ue. 00 00 00 00 00 00 00 00 00	Market Va \$170,250 18,200 43,500 8,250 26,000 73,500 1,200 60,000 10,250 15,900 2,200	00 00 00 00 00 00 00 00 00 00
[Incorporated April, 1836. Common Paid-up Capit Edward A. Walton, President. Detailed Statement of United States bonds,	menced by \$300,00 fr STOCE	\$338	pril, 1	PAR NDS ue. 00 00 00 00 00 00 00 00 00	Market Va \$170,250 18,200 43,500 8,250 26,000 73,500 1,200 60,000 10,250 15,900 2,200 1,000	00 00 00 00 00 00 00 00 00 00 00
[Incorporated April, 1836. Common Paid-up Capit Edward A. Walton, President. Detailed Statement of United States bonds,	menced by \$300,00 for STOCE	\$338	Pril, 1 2 M. : 2 Bo: 2 ar Val 3,000 3,000 3,000 3,000 3,000 3,000 3,000	PAR NDS ue. 00 00 00 00 00 00 00 00 00 00 00 00 00	Market Va \$170,250 18,200 43,500 26,000 73,500 1,200 60,000 10,250 15,900 2,200 1,000 \$430,250	00 00 00 00 00 00 00 00 00 00 00 00 00
[Incorporated April, 1836. Common Paid-up Capit Edward A. Walton, President. Detailed Statement of United States bonds,	menced by \$300,00 all, \$300,00 all \$300,00	\$338	pril, 1 2 M. 1 2 Box 2 ar Val 3,000 3,000 3,000 3,000 3,000 3,000 3,000 6,000 1,627	PAR NDS ue. 00 00 00 00 00 00 00 00 00 00 00 00 00	Market Va \$170,250 18,200 43,500 8,250 26,000 73,500 1,200 60,000 10,250 15,900 2,200 1,000 \$430,250 Loaned Ther \$900	00 00 00 00 00 00 00 00 00 00 00 00 00
[Incorporated April, 1836. Common Paid-up Capit Edward A. Walton, President. Detailed Statement of United States bonds,	menced by \$300,00 all, \$300,00 all \$300,00	\$338	Pril, 1 2 M. : 2 Bo: 2 ar Val 3,000 3,000 3,000 3,000 3,000 3,000 3,000	PAR NDS ue. 00 00 00 00 00 00 00 00 00 00 00 00 00	Market Va \$170,250 18,200 43,500 8,250 26,000 73,500 1,200 60,000 10,250 15,900 2,200 1,000 \$430,250 Loaned Ther \$900 10,000	lue. 00 00 00 00 00 00 00 00 00 00 00 00 00

2,550 00

918 00

2,000 00

525 00

Pennsylvania Railroad stock, . . .

New York Mutual Gas Company stock, .

	Market Value.	Loaned Thereon.
Elizabeth, T. Lexington & B. S. R.R. stock, .	\$950 00	
Consolidated Gas Company stock,	3,250 00	\$ \$10,000 00
	\$ 33,295 50	\$ 16,925 00
SUMMARY OF ASSETS DEC.	31, 1894.	
Cash value of unencumbered real estate,	\$101,250 00	
Loans on mortgage of real estate (first liens),	41,300 00	
Interest due or accrued thereon,	866 50	
Stocks and bonds, as per schedule,	430,250 00	
Loans on collateral security, as per schedule, .	16,925 00	
Cash in the office of the company,	5,032 05	
Cash deposited in bank,	92,634 33	
Interest due and accrued,	7,260 00	
Premiums in course of collection (gross),	130,293 67	
Rents due and accrued,	2,313 32	
Reinsurance,	9,731 19	
Premiums more than 3 months due, \$1,302 75		
Gross assets,		\$837,856 06
Deduct special deposits in other States,		28,375 00
Palanca		<u>*************************************</u>
Balance,	• • •	\$ 809,481 06
Liabilities.		
Losses adjusted, unpaid,	\$9,318 15	
claimed and reported,	8,350 00	
disputed or resisted,	10,263 38	
Unearned premiums on outstanding risks, .	280,863 43	
Dividends to stockholders unpaid,	1,485 15	
Due and accrued for rent, salaries, etc.,	900 00	
Due for borrowed money,	80,000 00	
Commissions and brokerage,	15,452 40	
Return premiums and reinsurance,	1,119 73	
Reinsurance disallowed,	1,995 79	
Gross liabilities, except capital,		409,748 03
C		000 700 00
Surplus as regards policy-holders,		\$ 399,733 03
Paid-up capital,	• • •	300,000 00
Surplus over capital,		\$99,733 03
INCOME.		
	\$131,288 68	
	3,439 04	
	\$127,849 64	
Premiums on risks written or renewed,	568,507 26	
Total,	\$696,356 90	
Premiums now in course of collection,	131,596 42	
Entire premiums collected,	\$564,760 48	
Less reinsurance and return premiums,		
37 / 1 0	122,720 04	\$142,040 44
Net eash fire premiums received,		\$112,010 11

Interest received on mortgages,					\$1,818	00
Interest and dividends received from	all othe	er sourc	es, .		24,057	08
Income from rents,					7,343	35
Income from profit on sale of real est	ate,				28,005	37
					0.500.004	
Gross cash income,	•	•	•	•	\$ 503 , 264	21
Expend	ITURES	S.				
Cash paid for fire losses,		. \$3	85,371	51		
Deduct salvage and reinsurance,			96,293	45		
Net cash paid for fire losses,		. —			\$289,078	06
Cash dividends paid,	•				23,132	35
Cash paid for redemption of serip, .			•		40,000	00
Cash paid for commissions and broken	rage,				98,198	42
for salaries of officers and e	employ	ees, .	•		46,031	81
for State and local taxes,	•				11,081	95
for rent and incidentals, .	•			•	54,985	49
Borrowed money repaid,		. \$	20,000	00		
Comment of the commen					@ECQ EQQ	00
Gross eash expenditures,	•	•	•	•	\$ 562,508	08
Risks and	Premi	ums.				
					Premiums.	
Fire risks outstanding Dee 31, 1893,	•		65,326		\$526,762	
Fire risks written during 1894,	•	73,7	82,443	00	568,507	26
Total,		\$146.4	47.769	00	\$1,095,269	26
Deduct risks expired and terminated,	·		13,986			
Donate Films of Files and termination,		()7.0)	10.700	-()()	494,403	19
	•			00	494,403	
In force at end of year,	•	\$77,1	33,783	00	\$600,866	07
In force at end of year, Deduct amount reinsured,	•	\$77,1		00		07
Deduct amount reinsured,	•	\$77,1 4,3	33,783 34,366	00	\$600,866	07 44
· ·	•	\$77,1 4,3	33,783	00	\$600,866	07 44
Deduct amount reinsured, Net amount in force, MISCELL	· ANEOU	\$77,1 4,3 \$72,7 s.	33,783 34,366	00 00	\$600,866 32,714 \$568,151	07 44 63
Deduct amount reinsured, Net amount in force,	· ANEOU	\$77,1 4,3 \$72,7 s.	33,783 34,366	00 00	\$600,866	07 44 63
Deduct amount reinsured, Net amount in force, MISCELL Premiums received from organization Losses paid from organization of com	. ANEOU	\$77,1 4,3 \$72,7 s. mpany,	33,783 34,366 99,417	00 00	\$600,866 32,714 \$568,151	07 44 63
Deduct amount reinsured, Net amount in force, MISCELL Premiums received from organization Losses paid from organization of com Fire losses incurred during the year,	. ANEOU. of eon pany, .	\$77,1 4,3 \$72,7 s. inpany,	33,783 34,366 99,417	00 00	\$600,866 32,714 \$568,151 \$14,331,958 7,670,547 246,732	07 44 63 00 00 00
Deduct amount reinsured, Net amount in force, MISCELL Premiums received from organization Losses paid from organization of com Fire losses incurred during the year, Cash dividends declared from organiz	ANEOUS of eon pany, . cation o	\$77,1 4,3 \$72,7 s. mpany, 	33,783 34,366 99,417	00 00	\$600,866 32,714 \$568,151 \$14,331,958 7,670,547 246,732 1,950,578	07 44 63 00 00 00 00
Deduct amount reinsured, Net amount in force, MISCELL Premiums received from organization Losses paid from organization of com Fire losses incurred during the year, Cash dividends declared from organiz Dividends declared during the year,	ANEOU, of eor pany, ation o	\$77,1 4,3 \$72,7 s. inpany, inf comp	33,783 34,366 99,417	00 00	\$600,866 32,714 \$568,151 \$14,331,958 7,670,547 246,732 1,950,578 24,278	07 44 63 00 00 00 00 00
Deduct amount reinsured, Net amount in force, MISCELL Premiums received from organization Losses paid from organization of com Fire losses incurred during the year, Cash dividends declared from organiz	ANEOU, of eor pany, ation o	\$77,1 4,3 \$72,7 s. inpany, inf comp	33,783 34,366 99,417	00 00	\$600,866 32,714 \$568,151 \$14,331,958 7,670,547 246,732 1,950,578	07 44 63 00 00 00 00 00
Deduct amount reinsured, Net amount in force, MISCELL Premiums received from organization Losses paid from organization of com Fire losses incurred during the year, Cash dividends declared from organiz Dividends declared during the year,	ANEOU, of eor pany, ation o	\$77,1 4,3 \$72,7 s. inpany, inf comp	33,783 34,366 99,417	00 00	\$600,866 32,714 \$568,151 \$14,331,958 7,670,547 246,732 1,950,578 24,278	07 44 63 00 00 00 00 00

"CITIZENS' INSURANCE COMPANY OF MISSOURI," ST. LOUIS, MO.

[Incorporated Feb. 2, 1837. Commenced business 1837.]

PAID-UP CAPITAL, \$200,000.

J. B. M. KEHLOR, President.

JOHN P. HARRISON, Secretary.

DETAILED STATEMENT OF STOCKS AND BONDS.

	Par Value.	Market Value.
North Missouri Railroad bonds,	\$100,000 00	\$104,500 00
St. Louis United Elevator Company bonds,	84.000 00	84.000 00

Venice Elevator Company bonds,	Par Value.	Market Value.
O' CAL D	\$32,000 00 36,000 00	\$ 32,000 00 36,000 00
Advance Elevator Company bonds,	10,000 00	10,000 00
American Exchange Bank stock,	21,000 00	35,280 00
Phillips County (Ark.) bonds,	10,000 00	10,500 00
City of Marshall, Ill., bonds,	4,000 00	4,100 00
City of Maisman, In., bonds,	4,000 00	4,100 00
	\$297,000 00	\$ 316,380 00
Crisers Dr. on Aganna Dr.a. 9	1 1004	
SUMMARY OF ASSETS DEC. 3		
Cash value of unencumbered real estate, .	\$1, 000 00	
Loans on mortgage of real estate (first liens*),	164,150 00	
Interest due or accrued thereon,	2,889 00	
Stocks and bonds, as per schedule,	316,380 00	
Cash in the office of the company,	246 00	
Cash deposited in bank,	20,490 48	
Premiums in course of collection (gross), .	17,155 79	A=00.011.07
Gross assets,		\$ 522,311 27
LIABILITIES.		
Losses adjusted, unpaid,	\$ 3,550 00	
claimed and reported,	5, 990 00	
disputed or resisted,	1,350 00	
Unearned premiums on outstanding risks, .	70,952 00	
Commissions and brokerage,	3,361 00	
Gross liabilities, except capital,		85,203 00
Surplus as regards policy-holders,		\$437,108 27
Paid-up capital,	• • •	200,000 00
Tad-up capital,	• •	200,000 00
Surplus over capital,		\$237,108 27
Income.		•
Fire premiums outstanding Dec. 31, 1893,	\$12,863 00	
Premiums on risks written or renewed,	108,817 50	
Tremiums on risks written or renewed,	100,017 00	
Total,	\$121,680 50	
Premiums now in course of collection,	17,080 79	
Entire promiume collected	\$104,599 71	
Entire premiums collected,	698 83	
Less reinsurance and return premiums, Net cash fire premiums received,	090 00	\$ 103,900 88
Marine premiums outstanding Dec. 31, 1893, .	\$90 00	\$100,000 00
Premiums on risks written or renewed,	2,374 18	
Tremiums on risks written or renewed,	2,07 ± 10	
Total,	\$2,464 18	
Premiums now in course of collection,	75 00	
Entire premiums collected	\$2,389 18	
Entire premiums collected,	89 37	
Less reinsurance and return premiums, Net cash marine premiums received,	05 51	2,299 81
Net cash marine premiums received,		2,200 01
* Value of lands mortgaged,	\$230,20	
Value of buildings thereon,	172,00	

Interest received on mortgages, .					•	\$ 9,793 36
Interest and dividends received from al	loth	er soi	arces,	•	•	18,220 00
Gross cash income,	•			•		\$134,214 05
Expendit	ית פיזי	q				
Cash paid for fire losses,						\$56,647 61
Cash paid for marine and inland losses.						4,815 46
Cash dividends paid,						6,000 00
Cash paid for commissions and brokera				·	·	21,053 41
for salaries of officers and en	•				•	8,800 00
for State and local taxes,.				•	•	7,452 00
				•	•	6,236 50
for incidentals,	•	•	•	•	•	0,230 30
Gross cash expenditures,	•	•	•	•		\$111,001 98
Risks and I	Dest	TTTREC				
Misks AND I	REM	TUM5.	•			Premiums.
Fire risks outstanding Dec. 31, 1893,	•	. \$	9,945,	490	00	\$126,847 00
Fire risks written during 1894,	•	-	7,870			108,817 50
Total,		. \$1	7,815	647	00	\$235,664 50
Deduct risks expired and terminated,	•		7,008			92,516 50
In force at end of year,		. \$1	0,807	102	00	\$143,148 00
Deduct amount reinsured,	Ċ		77.			937 00
Doddot amount formsured,	•	•				
Net amount in force,	•	. \$1	0,729	,602	00	\$142,211 00
Marine risks written during 1894, .			\$468	411	00	\$2,374 18
Deduct risks expired and terminated,			468			2,374 18
Miscella	NEOI	7S.				
Losses paid from organization of comp						\$3,261,537 00
Fire losses incurred during the year,			•	•		51,737 00
Marine and inland losses incurred duri			•			
Cash dividends declared from organiza				•	•	4,815 00 785,798 00
•			_	ıy,	•	
Dividends declared during the year (3	-		, •	•	•	6,000 00
Company's stock owned by directors,	•	•	•		•	172,000 00
"COMMERCE INSURANCE C	OMI	PANY	ζ," A	LB	ANY	Y, N. Y.
[Incorporated June 1, 1859. Com						
PAID-UP CAPIT					, 100	~·j
CARDET A MAN ALLEN Designation	ച ப, ಫ≀	1		T.T .	****	TOON 0

GARRET A. VAN ALLEN, President. E. DARWIN JENISON, Secretary.

DETAILED STATEMENT OF STOCKS AND BONDS. Market Value. Par Value. 150 shares Nat'l Commerc'l B'k, Albany, NY., **\$15,000 00 \$49,500 00** First Nat'l Bank, Albany, N. Y., . 150 15,000 00 24,750 00 72 Nat'l Exchange B'k, Albany, N. Y., 7,200 00 8,640 00 45 Albany City Nat'l Bank, Albany, . 4,500 00 4,500 00

50 shares National Bank, Cohoes, N. Y.,	Par Value.	Market Value.
50 " South End Bank, Albany, N. Y.,	\$5,000 00 5,000 00	\$7, 000 00 3,750 00
25 " Holland Trust Co., New York,		
	2,500 00	2,500 00
0	30,000 00	54,000 00
5 " Underwriters' Salvage Co., N. Y.,	500 00	500 00
	\$84,700 00	\$155,140 00
Securities held as collateral for cash loans: —	Market Value.	Loaned Thereon,
53 shares First National B'k, Albany, N. Y.,	\$8,745 00	\$5,000 00
10 " N. Y. Cent. & Hudson River R.R.,	980 00	400 00
Thomson Pulp & Paper Co. bonds,	6,000 00	5,000 00
5 shares Ætna Ins. Co., Hartford, Conn.,	1,250 00	150 00
25 " Capital City Malleable Iron Co., .	2,250 00	1,000 00
35 " Nat'l B'k of Cohoes, N. Y.,	4,900 00	2,500 00
Tract D & Of Conocs, W. 1.,	4,500 00	2,500 00
	\$24,125 00	\$14,050 00
SUMMARY OF ASSETS DEC. 33	1, 1894.	
Cash value of unencumbered real estate,	\$75,000 00	
Loans on mortgage of real estate (first liens*),	73,950 00	
Interest due or accrued thereon,	18 00	
Stocks and bonds, as per schedule,	155,140 00	
Loans on collateral security, as per schedule, .	14,050 00	
Cash in the office of the company,	1,877 58	
Cash deposited in bank,	29,887 25	
7 ()	500 00	
Premiums in course of collection (gross),	8,336 91	
	422 95	
The state of the s	422 30	2250 129 60
Gross assets,		\$359,182 69
LIABILITIES.	2 10,000,00	
Losses claimed and reported,	\$19,000 00	
Losses disputed or resisted,	1,000 00	
Total amount of losses,	\$20,000 00	
Less reinsurance,	920 00	
nos remarrance,		
Net amount of unpaid losses,	\$19,080 00	
Unearned premiums on outstanding risks, .	89,973 03	
State and local taxes,	161 57	
Commissions and brokerage,	1,274 06	
Return premiums and reinsurance,	899 26	
Reinsurance disallowed,	2,891 96	
Gross liabilities, except capital,		114,279 88
Surplus as regards policy-holders,		\$244,902 81
D : 1		200,000 00
Paid-up capital,		200,000 00
Surplus over capital,		\$44,902 81
* Value of lands mortgaged,		00 00
Value of buildings thereon,		00 00
Amount of insurance held as collateral,	51,3	00 00

Incom	IE.				
Fire premiums outstanding Dec. 31, 189	3,	\$10,817	15		
Premiums on risks written or renewed,		156,749	29		
•					
Total,	•	\$ 167,566			
Premiums now in course of collection,	•	8,336	91		
Entire premiums collected,		\$159,229	53		
Less reinsurance and return premiums,		24,944			
Net cash fire premiums received, .	•	21,011		\$134,284 7	7
Interest received on mortgages, .	•			4,288 6	
Interest and dividends received from all	lother:	enurces	•	8,396 9	
Income from rents,	Conci	sources, .	•	6,479 1	
income from fents,	•	• •	•		_
Gross cash income,				\$ 153,449 5	6
Ewpowow	TTD DO				
EXPENDIT	URES.	077704	0.5		
Cash paid for fire losses,	•	\$77,794			
Deduct salvage and reinsurance, .	•	1,471	93		
Net cash paid for fire losses,	•	-		\$76,323 0	
Cash dividends paid,	•	• •	•	12,000 0	
Cash paid for commissions and brokerag	_	• •	•	24,814 9	
for salaries of officers and en	_	s,	•	11,041 9	
for State and local taxes,.			•	7,324 3	
for incidentals,		• •	•	8,075 6	9
Gross cash expenditures,			•	\$ 139,579 8	38
Risks and P	REMIIIN	rs			
				Premiums.	
Fire risks outstanding Dec. 31, 1893,	•	\$17,751,577		\$195,596 0	
Fire risks written during 1894,	•	13,716,731	00	156,749 2	9
Total,		\$31,468,308	00	\$352,345 3	23
Deduct risks expired and terminated,	•	14,664,104		165,301 6	
Deduct risks expired and terminated,	•				_
In force at end of year,	. 4	\$16,804,204	00	\$187,043 6	5
Deduct amount reinsured,	•	666,137		6,223 4	
Not an arrive forms		310 100 007		4100 000 1	_
Net amount in force,	•	\$16,138,067	00	\$ 180,820 1	.9
Miscellan	NEOUS.				
Premiums received from organization o		anv.		\$5,065,186 0	0
Losses paid from organization of compa				3,309,750 0	
Fire losses incurred during the year,			•	77,350 0	
Cash dividends declared from organizat			•	828,000 0	
Dividends declared during the year (6 p			•	12,000 0	
Company's stock owned by directors,		'	•	61,950 0	
company s stock owned by directors,	•	• •	•	01,550 0	U

"THE COMMONWEALTH INSURANCE COMPANY OF NEW YORK," N. Y.

[Incorporated Aug. 23, 1886. Commenced business Sept. 15, 1886.]

PAID-UP CAPITAL, \$500,000.

M. M. BELDING, President.

CHAS. S. BARTOW, Secretary.

\$86,000 00 73,000 00 91,000 00

		DETAILED STATEMENT OF STOCKS	AND BONDS	
	-		Par Value.	Market Value.
		es bonds,	\$65,000 00	\$71,900 00
		city stock,	125,000 00	126,875 00
		Columbia bonds,	50,000 00	51,250 00
		s American Telegraph & Cable Co.,	20,000 00	18,400 00
100	66	American Surety Co.,	5,000 00	10,756 25
1,000	66	Brooklyn City R.R. Co.,	10,000 00	16,850 00
200	66	Central R.R. Co. of New Jersey, .	20,000 00	17,900 00
100	66	Chicago & Alton R.R. Co.,	10,000 00	14,650 00
100	66	C., C., C. & St. Louis R.R.,	10,000 00	8,300 00
100	66	Chic., Mil. & St. Paul R'y,	10,000 00	11,775 00
200	66	Chicago & Northwestern R'y, .	20,000 00	19,375 00
200	66	Chic., St. Paul, Minn. & Omaha Ry.,	20,000 00	22,300 00
116	66	Delaware & Hudson Canal Co., .	11,600 00	14,703 00
107	66	Edison Electric Ill. Co., Brooklyn,	10,700 00	11,930 50
200	66	Edison Electric Ill. Co., New York,	20,000 00	20,300 00
200	66	Illinois Central Railroad Co., .	20,000 00	16,700 00
100	66	Manhattan Railway Co.,	10,000 00	10,512 50
100	66	Lake Shore & Mich. South'n R.R.,	10,000 00	13,450 00
100	66	Toledo & Ohio Central Railway, .	10,000 00	7,800 00
220	66	Western Union Telegraph Co., .	22,0 0 00	19,140 00
America	an C	Cotton Oil Co. bonds,	20,000 00	22,800 00
50 share	es M	erchants' National Bank, N. Y.,	2,500 00	3,450 00
25 "	N	ational Bank of Commerce, N.Y.,	2,500 00	4,550 00
25 "	В	ank of America, New York,	2,500 00	5,175 00
50 "	C	entral National Bank, New York, .	5,000 00	6,050 00
50 "	В	owery Bank of New York,	5,000 00	14,300 00
50 "	G	erman American Bank, New York,	3,750 00	4,462 50
50 "	N	ew York Produce Exchange Bank, .	5,000 00	6,000 00
		, ,	\$525,550 00	\$571,654 75
		SUMMARY OF ASSETS DEC. 31	, 1894.	
Loans o	n m	ortgage of real estate (first liens*),	\$ 93,500 00	
		e or accrued thereon,	1,451 53	
Stocks a	and '	bonds, as per schedule,	571,654 75	
Cash in	the	office of the company,	1,333 66	
		ited in bank,	12,886 23	
Interest	due	e and accrued,	6,426 91	
		n course of collection (gross), .	28,754 49	
		ssets,		\$716,007 57

* Value of lands mortgaged, Value of buildings thereon, Amount of insurance held as collateral, .

Liabiliti	ES.				
Losses claimed and reported,			\$14,383	50	
Unearned premiums on outstanding risks			94,053		
Due and accrued for rent, salaries, etc.,			1,200		
Commissions and brokerage,			2,244		
Return premiums,			776		
Reinsurance disallowed,	•	•	243		
Gross liabilities, except capital,					\$ 112,901 58
aroop hadrinos, droops dapital,	•	•			
Surplus as regards policy-holders, .	•	•		•	\$603,105 99
Paid-up capital,				•	500,000 00
Q . l					A102 105 00
Surplus over capital,	•	•	• •	•	\$ 103,105 99
Incom	E.				
Fire premiums outstanding Dec. 31, 1893	3,		\$30,405	96	
Premiums on risks written or renewed,			214,169		
Total,			\$244,575		
Premiums now in course of collection,	•		28,754	49	
T. (1	۰		4015 001	1.0	
Entire premiums collected,			\$215,821		
Less reinsurance and return premiums,			38,484		A455 000 00
Net cash fire premiums received, .					\$177,336 23
Interest received on mortgages, .				•	10,103 67
Interest and dividends received from all	othe	r so	urces, .	•	17,684 53
Gross cash income,					\$205,124 43
EXPENDIT			071 COE	= 0	
Cash paid for fire losses,			\$71,685		
Deduct salvage and reinsurance, .			1,077	70	* =0.00=.00
Net cash paid for fire losses,	•	•			\$70,607 80
Interest paid scrip-holders,	•	•		•	751 42
Cash paid for commissions and brokerage	_		• • •	•	17,061 95
for salaries of officers and en	nploy	ees.		•	22,487 57
for State and local taxes,	•		• •	•	6,514 68
for rent and incidentals,.	•	•	• •	•	12,107 83
Gross cash expenditures,					\$129,531 25
Decre P) n == -				
Risks and F	REM.	IUM	5.		Premiums.
Fire risks outstanding Dec. 31, 1893,		. \$	18,086,248	5 00	\$199,776 74
Fire risks written during 1894,.			20,788,887		214,169 69
Total,		. 8	38,875,13	2 00	\$413,946 43
Deduct risks expired and terminated,			21,818,58		224,794 57
In force at end of year,		. \$	17,056,550	00	\$189,151 86
Deduct amount reinsured,	•		196,35	0 00	1,970 68
Net amount in force,	•	. 69	16,860,20	0 00	\$ 187,181 18

MISCELLANEOUS.

Premiums received from organization of company,	\$1,622,846	00
Losses paid from organization of company,	1,007,285	00
Fire losses incurred during the year,	67,894	00
Cash dividends declared from organization of company,	96,000	00
Company's stock owned by directors,	94,500	00

"THE CONCORDIA FIRE INSURANCE COMPANY OF MILWAUKEE," MILWAUKEE, WIS.

[Incorporated March 7, 1870. Commenced business March 22, 1870.]

PAID-UP CAPITAL, \$200,000.

J. H. INBUSCH, President.	GUSTAV WOLLAEGER, Secretar			
DETAILED STATEMENT OF STO	OCKS AND BONDS. Par Value. Market Value.			
Chicago, Ill., city bonds,	. \$35,000 00 \$35,500 00			
Cincinnati city bonds,	. 40,000 00 42,400 00			
Washington County, Ill., bonds,	. 15,000 00 15,450 00			
	\$90,000 00 \$93,350 00			
SUMMARY OF ASSETS DE	EC. 31, 1894.			
Loans on mortgage of real estate (first liens'	*), \$492,655 00			
Interest due or accrued thereon,	. 5,185 75			
Stocks and bonds, as per schedule,	. 93,350 00			
Cash in the office of the company,	. 12,924 49			
Cash deposited in bank,	. 38,853 70			
Interest due and accrued,	. 783 33			
Premiums in course of collection (gross),	. 55,015 90			
Gross assets,	\$698,768 17			
Liabilities.				
Losses adjusted, unpaid,	. \$14,852 10			
claimed and reported,	. 22,021 49			
disputed or resisted,	. 7,436 39			
Unearned premiums on outstanding risks,	. 370,126 95			
Commissions and brokerage,	. 12,804 42			
Reinsurance disallowed,	. 845 48			
Gross liabilities, except capital,	. ——— 428,086 83			
Surplus as regards policy-holders,	\$270,681 34			
Paid-up capital,	200,000 00			
Surplus over capital,	\$70,681 34			
* Value of lands mortgaged,	\$740,950 00			

Value of buildings thereon,

Amount of insurance held as collateral,

660,650 00

315,025 00

Income.	
Fire premiums outstanding Dec. 31, 1893, . \$63,565	86
Same not collected,	
Net collected,	
Premiums on risks written or renewed, 531,067	75
Total,	79
Premiums now in course of collection,	
Tromitation in course of concession,	
Entire premiums collected, \$537,757	89
Less reinsurance and return premiums, 129,383	98
Net cash fire premiums received, ———	\$408,373 91
Interest received on mortgages,	
Interest and dividends received from all other sources, .	. 4,600 00
Construction and	P141 70C OC
Gross cash income,	. \$441,796 06
Expenditures.	
Cash paid for fire losses, \$266,926	67
Deduct salvage and reinsurance,	
Net cash paid for fire losses,	 \$242,664 45
Cash dividends paid,	. 14,019 00
Cash paid for commissions and brokerage,	. 101,048 73
for salaries of officers and employees,	. 26,525 00
for State and local taxes,	. 10,748 74
for rent and incidentals,	. 33,152 10
,	
Gross cash expenditures,	. \$428,158 02
RISKS AND PREMIUMS.	
Misks AND I REMIUMS.	Premiums.
Fire risks outstanding Dec. 31, 1893, . \$66,404,936	
Fire risks written during 1894, 40,503,500	00 531,067 75
Total,	00 \$1,331,960 80
Deduct risks expired and terminated, 42,171,961	
Deduct risks expired and terminated, 42,171,501	
In force at end of year, \$64,736,475	00 \$800,945 58
Deduct amount reinsured, 5,417,112	
N	00 000 000
Net amount in force, \$59,319,363	00 \$734,622 97
Magnet announce	
Miscellaneous.	04.404.070.00
Premiums received from organization of company,	. \$4,404,270 00
Losses paid from organization of company,	. 2,455,013 00
Fire losses incurred during the year,	. 237,492 00
Cash dividends declared from organization of company,	. 179,677 00
Dividends declared during the year (7 per cent.), Company's stock owned by directors,	. 14,000 00
Company's stock owned by directors,	. 148,100 00

"CONNECTICUT FIRE INSURANCE COMPANY," HARTFORD, CONN.

[Incorporated June, 1850. Commenced business July, 1850.]

PAID-UP CAPITAL, \$1,000,000.

J. D. BROWNE, President.

CHARLES R. BURT, Secretary.

DETAILED STATEMENT OF STOCKS AND BONDS.

	Par Value.	Market Value.
· · · · · · · · · · · · · · · · · · ·	\$1 00,000 00	\$ 105,000 00
State of Georgia bonds,	25,000 00	26,625 00
Territory of Arizona bonds,	25,000 00	26,000 00
City of Astoria, Oregon, bonds,	12,000 00	12,840 00
City of Dallas, Texas, bonds,	12,000 00	12,000 00
City of Fargo bonds,	14,000 00	15,300 00
City of Middletown bonds,	10,000 00	10,600 00
City of New Britain bonds,	10,000 00	10,700 00
City of Pawtucket, R. I, bonds,	30,000 00	30,525 00
City of Portland, Oregon, bonds,	25,000 00	28,125 00
City of Richmond, Va., bonds,	50,000 00	50,000 00
City of Salem, Oregon, bonds,	11,000 00	12,017 50
City of Salt Lake, Utah, bonds,	50,000 00	51,500 00
City of Seattle, Washington, bonds,	25,000 00	25,250 00
City of Urbana, Ohio, bonds,	15,000 00	15,900 00
Mankato, Minn., city bonds,	15,000 00	15,000 00
School Dist. No. 2, Arapahoe Co., Col., bonds, .	25,000 00	26,000 00
School Dist. No. 24, Marion Co, Ore., bonds, .	13,000 00	14,170 00
Minneapolis Gas Light Company bonds,	25,000 00	26,250 00
Black Rocks & Salisbury Beach St. R.R. bonds,	10,000 00	9,500 00
Broadway & Seventh Avenue Railroad bonds,	20,000 00	20,800 00
Chicago, Burlington & Quincy Railroad bonds,	25,900 00	26,967 00
Chicago & Western Indiana Railroad bonds, .	15,000 00	17,512 50
Cleve., Cincinnati, Chic. & St. Louis R.R. bonds,	10,000 00	9,000 00
Cincinnati, Dayton & Ironton Railroad bonds,	15,000 00	15,000 00
Cincinnati, Hamilton & Dayton R.R. bonds, .	25,000 00	25,500 00
Cleveland, Lorain & Wheeling R R. bonds, .	10,000 00	9,950 00
Cleveland & Mahoning Valley R.R. bonds, .	10,000 00	11,000 00
Dayton & Michigan Railroad hords	25,000 00	26,250 00
Saginaw & Western Railroad Co. bonds,	2,000 00	1,000 00
Fitchburg Railroad Co. bonds,	20,000 CO	21,200 00
Grand Rapids, Lansing & Detroit R.R bonds, .	3,000 00	1,500 00
Housatonic Railroad bonds,	30,000 00	30,150 00
Manitou & Pike's Peak Railway bonds,	10,000 00	9,750 00
New York, New Haven & Hartford R R. bonds,	52,000 00	66,200 00
Quincy, Alton & St. Louis Railroad bonds, .	49,000 00	49,000 00
Toledo & Ohio Central Railroad bonds,	15,000 00	15,375 00
West Chicago Street Railroad Co. bonds, .	10,000 00	10,000 00
West Chicago Street R.R. Tunnel Co. bonds, .	10,000 00	10,175 00
The state of the s		

			Par Va	luo	Market Value.
Hele	na. I	Montana, sewerage bonds,	\$17,000		\$17,595 00
		safety Deposit Co., Chicago, bonds, .	25,000		25,625 00
		Com. Safety Vault Co., Chic, bonds,	10,000		10,200 00
		Safe and Trust Co., Chicago, bonds, .	10,000		10,000 00
		stern Telegraph Company bonds,	15,000		17,250 00
		s Bald Eagle Valley Railroad Co., .	7,500		15,000 00
142	66	Boston & Albany Railroad Co., .	14,200		29,110 00
740	66	Chicago, Burlington & Quincy R.R.,	74,000	00	53,280 00
150	66	Chicago & Northwestern Railroad,	15,000	00	14,550 00
22 0	66	Chicago, Rock Island & Pacific R R.,	22,000	00	13,640 00
300	66	N. Y. Central & Hudson River R R.,	30,000	00	29,700 00
300	66	N Y., New Hav. & Hartford R.R., .	30,000	00	58,500 00
300	66	Pitts., Fort Wayne & Chicago R.R.,	30,000	00	45,000 00
2 00	66	Imp. & Traders' N'l B'k, New York,	20,000	00	108,000 00
100	66	Ætna National Bank, Hartford, .	10,000	00	13,000 00
93	46	Charter Oak Nat'l Bank, Hartford,	9,300	00	8,370 00
125	66	Farm. and Mech. N'l B'k, Hartford,	12,500	00	13,375 00
185	66	First National Bank, Hartford, .	18,500	00	19,795 00
300	66	Hartford National Bank, Hartford,	30,000	00	43,500 00
100	46	Mercantile Nat'l Bank, Hartford, .	10,000	00	7,500 00
412	66	National Exchange Bank, Hartford,	• 20,600	00	23,072 00
150	66	Phœnix National Bank, Hartford, .	15,000	00	18,750 00
45	66	Conn. Trust & Safe Dep. Co., Hart,	4,500	00	7,200 00
167	66	First Nat'l B'k, Minneapolis, Minn.,	16,700	00	16,700 00
11	44	Second N'l B'k, New Haven, Conn.,	1,100	00	1,837 00
2 00	66	Empire and Bay State Teleg. Co.,.	20,000	00	14,800 00
600	66	Northwestern Telegraph Co.,	30,000	00	33,000 00
			\$1,376,800	00	\$1,567,981 00
Sec	curit	ies held as collateral for cash loans: —	_		
			Market Va		Loaned Thereon.
Nortl	h Ch	icago Street Railway Co. stock,	\$13, 000	00	\$7, 500 00
		SUMMARY OF ASSETS DEC.	31, 1894.		
Cash	valı	ne of unencumbered real estate,	\$128,750	00	
		mortgage of real estate (first liens*),	825,360		
		d bonds, as per'schedule,	1,567,981		
		collateral security, as per schedule, .	7,500		
		he office of the company,	433		
		osited in bank,	214,701		
	_	s in course of collection (gross), .	249,248		
		en for fire risks,	2,285		
		s assets,			\$2,996,259 64
		pecial deposits in other States,			182,125 00
I	Balar	ice,			\$2,814,134 64
	*	Value of lands mortgaged,	\$1.	012.	575 00

Liabili	ITIES.				
Losses claimed and reported,			\$168,317	50	
Losses disputed or resisted,	•		26,101	85	
Total amount of losses,			\$ 194,419		
Less reinsurance,	•	•	4,157	04	
Net amount of unpaid losses,		. 1	\$ 190,262	31	
Unearned premiums on outstanding ris		. 1	1,279,531	10	
Due and accrued for rent, salaries, etc.,		•	28,386		
State and local taxes,	•		4,929		
Commissions and brokerage,	•	•	28,763		
Reinsurance,	•	•	20,737		
Reinsurance disallowed,	•		39,030	08	
Gross liabilities, except capital,	•	. \$:	1,591,639	86	
Deduct liability on special deposits,.	•		64,727		
		-		_	\$1,526,912 86
Surplus as regards policy-holders, .					\$1,287,221 78
Paid-up capital,	٠				1,000,000 00
Surplus over capital,		•			\$ 287,221 78
Inco	WF				
Fire premiums outstanding Dec. 31, 189			\$2 42,057	72	
Premiums on risks written or renewed,			1,931,246		
Total			179 904	22	
Total,	•		2,173,304		
Premiums now in course of collection,	•	٠ _	249,248	80	
Entire premiums collected,		. \$	1,924,055	50	
Less reinsurance and return premiums,			264,516	26	
Net cash fire premiums received, .	•				\$1,659,539 24
Interest received on mortgages, .	•				42,411 78
Interest and dividends received from al	ll oth	er sou	arces, .	•	76,452 94
Gross cash income,		•			\$1,778,403 96
Expen	DITUI	RES.			
Cash paid for fire losses,		. 8	1,017,766	80	
Deduct salvage and reinsurance, .			62,667		
Net cash paid for fire losses,					\$955,099 48
Cash dividends paid,					80,000 00
Cash paid for commissions and brokera	ige,				296,840 34
for salaries of officers and en	_	ees,			130,113 31
0. 0					36,362 97
for incidentals,	•			•	123,513 94
Gross cash expenditures,					\$1,621,930 04

RISKS AND PREMIUMS.						
				Premiums.		
Fire risks outstanding Dec. 31, 1893,	•	\$171,143,074	00	\$2,251,907	59	
Fire risks written during 1894,	•	144,862,485	00	1,931,246	60	
Total,	•	\$ 316,005,559	00	\$4,183,154	19	
Deduct risks expired and terminated,	•	122,373,075	00	1,652,027	12	
In force at end of year,		\$193,632,484	00	\$2,531,127	07	
Deduct amount reinsured,		5,490,000	00	74,950	00	
Net amount in force,		\$188,142,484	00	\$2,456,177	07	
Miscella	NEOUS	s.				
Premiums received from reorganization	n of co	ompany, .		\$18,404,190	00	
Losses paid from reorganization of con	npany.	, ,		10,542,476	00	
Fire losses incurred during the year,	_			901,178	00	
Cash dividends declared from reorgani				1,905,000		
Dividends declared during the year (8	per ce	ent.),		80,000	00	
Company's stock owned by directors,	-			70,800	00	

"CONTINENTAL INSURANCE COMPANY," NEW YORK, N. Y.

[Incorporated November, 1852. Commenced business January, 1853.]

PAID-UP CAPITAL, \$1,000,000.

F. (C.	M	00	RE.	President.
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EDWARD LANNING, Secretary.

DETAILED STATEMENT OF STOCKS AND BONDS.								
Par Value. Market Value.								
250	shares	American Exchange National Bank,	\$25,000 00	\$37,500 00				
100	66	Bank of America,	10,000 00	19,500 00				
50	"	Bowery Bank,	5,000 00	14,250 00				
1,200	66	Mechanics' National Bank,	30,000 00	54,000 00				
2 50	66	Mercantile National Bank,	25,000 00	45,000 00				
350	66	Merchants' National Bank,	17, 500 00	23,625 00				
100	66	Nassau Bank,	5,000 00	8,000 00				
382	66	Phenix National Bank,	7, 640 00	8,556 80				
200	66	Central Trust Company,	20,000 00	180,000 00				
1,100	66	Chicago, Burl. & Quincy Railroad,	110,000 00	77,000 00				
500	66	Chicago, Mil. & St. Paul Railway, .	50,000 00	58,500 00				
500	66	Chicago & Northwestern Railway,	50,000 00	71,000 00				
1,000	66	Chicago, Rock Island & Pacific R'y,	100,000 00	60,000 00				
1,000	66	Chi., St. Paul, Minn. & Omaha R'y,	100,000 00	110,000 00				
1,000	66	Clev., Cin., Chi. & St. Louis R.R., .	100,000 00	82,000 00				
500	66	Lake Shore & Mich. Southern R'y,	50,000 00	66,500 00				
2,033	44	New York & Harlem Railroad, .	101,650 00	259,207 50				
256	44	N. Y., New Haven & Hartford R.R.,	25, 600 00	48,640 00				
1,000	66	Pennsylvania Railroad Company, .	50,000 00	50,000 00				

			Par Val		Market Va	lais
5,000	share	es Pitts., McKees.&Youghiogheny R.R.,			\$305,000	
500	66	Rome, Watertown & Ogdensburg R.R.			57,500	
500	66	St. Paul & Duluth Railroad,	50,000			
1,000	66	St. Paul, Minn. & Manitoba R'way,	100,000		103,000	
1,200	66	United N. J. R R. & Canal Co.,	120,000			
500	66	Consolidated Gas Co. of N. Y.,	50,000			
Atlant	tic &	Gulf Railroad bonds,	47,000			
		oids, Ia. Falls & Northw'n R R. bonds,	50,000			
	_	ilroad & B'k'g Co. of Georgia bonds,.	100,000	00	100,000	00
		url. & Quincy Railroad bonds,	10,000		12,000	00
	-	Iilwaukee & St. Paul bonds,	50,000		57,500	
•	_	Northwestern Sinking Fund bonds, .	50,000	00	57,500	00
		cock Island & Pacific Railroad bonds,	100,000	00	101,000	00
	_	t. Paul, Minn. & Omaha R'way bonds,	100,000			00
,		& Greenville Railroad bonds,	50,000			
Elmir	a, Co	ortland & Northern bonds,	50,000	00	50,000	00
Erie F	Railw	yay Company bonds,	50,000	00		
		arolina & Northern Railway bonds, .	25,000	00	21,250	00
		oids, Lansing & Detroit R.R. bonds, .	50,000	00	25,000	00
		loomington & Western R R. bonds, .	135,000	00	148,500	00
		Central Railway Company bonds, .	50,000	00	40,000	00
	•	ailroad Co. of New Jersey bonds,	50,000	00	58,000	00
		e, Lake Shore & Western R.R. bonds,	100,000	00	127,000	00
Morris	s & I	Essex Railroad bonds,	50,000	00	69,000	00
New Y	York	Central & Hudson River R.R. bonds,	50,000	00	53,500	00
New Y	ork,	Lackawanna & Western R'y bonds, .	50,000	()()	65,000	00
		Lake Erie & Western Railroad bonds,	50,000	00	50,000	00
		, New Haven & Hartford R.R. bonds,	10,000	00	13,700	00
		Augusta Air Line Railroad bonds, .	50,000	00	55,000	00
Richm	ond	& Danville Railroad bonds,	50,000	00	59,000	00
St. Pa	ul, M	innesota & Manitoba Railroad bonds,	100,000	00	118,000	00
Weste	rn U	nion Telegraph Company bonds,	100,000	00	105,000	00
Portla	nd, C	Oregon, water bonds,	50,000	00	55,000	00
		Virginia, bonds,	50,000		50,000	00
Alaba	ma b	onds,	10,000	00	10,000	00
Georg	ia bo	onds,	25,000	00	27,500	00
		tes bonds,	550,000	00	610,350	00
New Y	York	city bonds,	5,000	00	5,000	00
		<u>-</u>				_
		\$3	3,769,390	00	\$ 4,610,929	30
0	•,•	1 11 11 () 1 () 1 () 1 ()				
Secu	ırıtıe	s held as collateral for cash loans:—	Market 1	Valm	e. Loaned There	on.
30 sha	res N	New York & Harlem Railroad,	\$ 3,825			
10 "		2d Street & Grand Street Ferry R.R.,	3,000			
10 "		Delaware & Hudson Canal Company,	1,250		\$4,000	00
10 "		Bank of New York,	2,300			

\$10,375 00 \$4,000 00

SUMMARY OF	Ass	ETS	DEC.	31,	1894.*			
Cash value of unencumbered r	eal es	state,		. \$	979,001	05		
Loans on mortgage of real esta					112,635			
Interest due or accrued thereon	•			-	2,436			
Stocks and bonds, as per schedu					610,929			
Loans on collateral security, as					4,000			
Cash in the office of the compar	_		•	•	11,501			
Cash deposited in bank, .	•		•		326,739			
Interest due and accrued, .					94,238	95		
Premiums in course of collection	on (g	ross)	,	•	329,698	84		
Notes taken for fire risks, .	,	•	•		280,596	10		
Rents due and accrued, .					3,131	91		
Premiums more than 3 months	due,	\$ 245,	868 2	27				
Gross assets, ‡			•	. –			\$6,754,908	72
Deduct special deposits in other	Stat	es,	•				. 132,500	00
Balance,	•	•	•	•			\$6,622,408	72
	LIAB	ILITI	ES.					
Losses claimed and reported,		•	•	. \$	293,124	00		
Losses disputed or resisted,		•			45,877			
,								
Total amount of losses, .	•	•	•	. \$	339,001	00		
Less reinsurance,	•	•	•	•	4,114	00		
Not amount of municid larges				•	001 007			
Net amount of unpaid losses,	dina	, nialea		-	334,887			
Unearned premiums on outstan	_				,405,407			
Unpaid scrip ordered to be rede Interest due or accrued on scrip			•	•	29,350 6,141			
Commissions and brokerage,		•	•		67,852			
Contingent reserve,		•	•		100,000			
Reinsurance disallowed, .		•	•	•	2,376			
Remsurance disanowed, .	•	•	•		2,570	40		
Gross liabilities, except cap	ital,			\$3,	,946,015	89		
Deduct liability on special depo	osits,		•		71,338	86		
	•			_			3,874,677	03
	e							
Surplus as regards policy-holde	ers,	•	•	•	•	•	\$2,747,731	
Paid-up capital,	•	• .	•	•		•	1,000,000	00
Complete and the last			,				01.747.701	-
Surplus over capital, .	•	• •	• •	•		•	\$1,747,731	69
* The company holds also instalmen	t nrem	ium n	ntes to	the	mount of	¢1 36	26 775 60 which	n do

^{*} The company holds, also, instalment premium notes to the amount of \$1,326,775.60 which do not enter into nor form any part of the assets of the company, as no portion of them is earned. Whatever value is attached to them would necessarily be counterbalanced by the addition of an exactly equal amount to the reinsurance liability, the entire sum consisting of "unearned premiums."

[‡] Including \$600,000 special reserve fund held under New York law.

INCOME.	
Fire premiums outstanding Dec. 31, 1893, . \$659,880 94	
Same not collected,	
Net collected,	
Premiums on risks written or renewed, 3,635,200 21	
Total,	
Premiums now in course of collection, 610,294 94	
Entire premiums collected, \$3,585,597 31	
Less reinsurance and return premiums, 387,875 28	
Net cash fire premiums received,	•
	6,654 03
	242,244 20
Income from rents,	21,371 71
Gross cash income,	\$3,467,991 97
Olobo suca moomo, V , V , V , V	v 0,101,001 01
Expenditures.	
Cash paid for fire losses,	
Deduct salvage and reinsurance, 38,225 72	
Net cash paid for fire losses, ————	
Cash dividends paid,	154,109 20
A A A	189 26
• 8 .	643,638 65
·	273,880 30
for State and local taxes,	58,672 45
for incidentals,	206,038 53
Gross cash expenditures,	\$3,103,796 41
. RISKS AND PREMIUMS.	
Time window and the Dec. 21, 1002	Premiums.
Fire risks outstanding Dec. 31, 1893, . \$607,016,976 00 Fire risks written during 1894, 418,163,990 00	-
Fire risks written during 1894, 418,163,990 00	5,055,200 21
Total, \$1,025,180,966 00	\$9,664,707 72
Deduct risks expired and terminated, . 393,218,705 00	3,131,530 79
T. C	00 500 170 00
In force at end of year, \$631,962,261 00	
Deduct amount reinsured,	50,772 17
Net amount in force, \$626,923,922 00	\$6,482,404 76
MISCELLANEOUS.	
	58,412,113 00
	32,705,993 00
Fire losses incurred during the year,	1,650,772 00
Cash dividends declared from organization of company,	5,338,357 00
Dividends declared during the year (15 4 per cent.),	154,000 00
Company's stock owned by directors,	162,500 00

"THE DELAWARE INSURANCE COMPANY OF PHILADELPHIA," PHILADELPHIA, PA.

[Incorporated April 10, 1835. Commenced business Aug. 6, 1835.]

PAID-UP CAPITAL, \$702,875.

TATTNALL PAULDING, President.

* Value of lands mortgaged, .

Value of buildings thereon, .

Amount of insurance held as collateral,

HENRY LYLBURN, Secretary.

\$186,000 00

110,000 00

97,500 00

DETAILED STATEMENT OF STOCK	ks and Bon	DS.	
	Par Va	lue.	Market Value.
Philadelphia city bonds,	\$84,000	00	\$103,465 00
Lehigh Valley Railroad bonds,	25,000	00	26,265 00
St. Louis city bonds,	4,000	00	4,160 00
American Steamship Company bonds,	40,000	00	41,600 00
Newark, N. J., city bonds,	75,000	00	76,5 00 00
Camden, N. J., city bonds,	30,000	00	30,450 00
Springfield, Ill., city bonds,	25,000	00	26,250 00
Philadelphia & Reading Railroad bonds,	100,000	00	98,000 00
Allentown Terminal Railroad bonds,	50,000	00	50,000 00
Lehigh Valley Railroad bonds,	100,000	00	101,000 00
Pennsylvania & New York Canal Co. bonds, .	50,000	00	47,500 00
Philadelphia, Wil. & Balt. R.R. certificates, .	30,000	00	30,450 00
Tennessee State bonds,	31,300	00	25,979 00
Philadelphia & Reading Railroad car trust, .	40,000	00	40,000 00
Pennsylvania Railroad stock,	25,000	00	25,500 00
Pitts., Youngstown & Ashtabula R.R. bonds, .	40,000	00	42,000 00
Baltimore Belt Railroad bonds,	40,000	00	40,800 00
Northern Pacific Railroad bonds,	1,000	00	1,100 00
St. Louis Merchants' Bridge Terminal Co, .	25,000		25,937 50
Delano Land Company bonds,	30,000	00	30,900 00
Philadelphia Bourse,	1,000		500 00
Mortgage Trust Company, Pennsylvania, .	15,000		15,000 00
Georgia State bonds,	25,000		24,500 00
Richmond (Va.) city bonds,	37,000		37,555 00
Wilmington & Northern Railroad bonds, .	25,000		26,000 00
Underwriters' Salvage Company of N. Y.,	1,000		1,000 00
			2072
	\$949,300	00	\$972,411 50
SUMMARY OF ASSETS DEC.	31, 1894.		
Cash value of unencumbered real estate,	\$160,000	00	
Loans on mortgage of real estate (first liens*),	135,200		
Interest due or accrued thereon,	1,740		
Stocks and bonds, as per schedule,	972,411		
	1,441		
Cash deposited in bank,	85,685		
Cash deposited in bank,	00,000	04	

Premiums in course of collection (gross),		\$ 184,826	67		
Notes taken for marine and inland risks,		6,611	39		
Rents due and accrued,		670	83		
Reinsurance, etc.,		12,390	34		
Gross assets,				\$1,560,977	72
Deduct special deposits in other States, .	•			62,055	
Balance,				\$1,498,922	72
LIABILITIES.					
Losses adjusted, unpaid,		\$9,385	00		
claimed and reported,	•	115,983			
	•	8,000			
Unearned premiums on outstanding risks,	•				
•	•	455,399			
Reclaimable on perpetual fire policies, .	•	78,945			
Unpaid scrip ordered to be redeemed, .	•	2,740			
Interest due or accrued on scrip,	•	3,553			
Dividends to stockholders unpaid,	•	97			
Commissions and brokerage,	•	20,639			
Reinsurance disallowed,	•	16,402	86		
Gross liabilities, except capital, .		\$711,146	08		
Deduct liability on special deposits, .		30,791			
Tourism of the Politics,				680,354	91
Surplus as regards policy-holders,				\$818,567	81
Paid-up capital,	•	• •	•	702,875	
Taid-up capital,	•	•	•	102,010	
Surplus over capital,	•		•	\$115,692	81
Income.					
Fire premiums outstanding Dec. 31, 1893,		\$120,749	76		
Premiums on risks written or renewed, .		901,455			
•					
Total,		\$1,022,205			
Premiums now in course of collection, .	•	143,246	84		
Entire premiums collected,		\$878,958	22		
Less reinsurance and return premiums, .		249,830			
Net cash fire premiums received,	•			\$629,127	99
Marine premiums outstanding Dec. 31, 1893,	•	\$43,922			00
Premiums on risks written or renewed, .	•	215,325			
Tremiums on risks written or renewed, .	•	210,020			
Total,		\$259,248	21		
Premiums now in course of collection, .		48,191			
Entire premiums collected,		\$211,056	99		
Less reinsurance and return premiums, .		26,094	46		
Net cash marine premiums received, .				184,962	53
Interest received on mortgages,				7,300	82

Interest and dividends received from all o	ther sour	ces, .		\$46,813	95
Income from rents,		•		5,459	44
Income from all other sources,				28,158	
Deposits received for perpetual fire risks,					
toposite received the perpendicular terms,		.,			
Gross cash income,				\$901,823	02
Gross casa insolito,	·	·	·	4 002,020	
EXPENDITU	RES.				
Cash paid for fire losses,	. \$	386,809	47		
Deduct salvage and reinsurance,		39,648	80		
Net cash paid for fire losses,				\$347,160	67
Cash paid for marine and inland losses, .	. \$	240,268	15		
Deduct salvage and reinsurance,		20,189			
Net cash paid for marine and inland losse				220,078	49
Cash paid for redemption of scrip,	•			90	
Interest paid scrip-holders,				18	
Cash paid for commissions and brokerage		•	·	150,198	
for salaries of officers and emp	•	•	•	73,382	
	•	•	•	26,189	
for incidentals,	•	•	•	79,046	
		 	၁၈	73,040	02
Deposits returned on perpetual fire risks,	•	\$2,242	02		
Gross cash expenditures,	•		•	\$ 896,164	90
Risks and Pri	EMIUMS.				
3				Premiums.	
Fire risks outstanding Dec. 31, 1893, .	\$ 65,	788,824		\$800,830	53
3	\$ 65,	788,824 473,905			53
Fire risks outstanding Dec. 31, 1893, . Fire risks written during 1894,	\$65, 71,	473,905	00	\$800,830 901,455	53 30
Fire risks outstanding Dec. 31, 1893, . Fire risks written during 1894,	\$65, 71, 	473,905 ——— 262,729	00	\$800,830 901,455 	53 30
Fire risks outstanding Dec. 31, 1893, . Fire risks written during 1894,	\$65, 71, 	473,905 ——— 262,729	00	\$800,830 901,455	53 30
Fire risks outstanding Dec. 31, 1893, . Fire risks written during 1894,	\$65, 71, ——————————————————————————————————	473,905 262,729 021,181	00 00 00	\$800,830 901,455 	53 30
Fire risks outstanding Dec. 31, 1893, . Fire risks written during 1894,	\$65, 71, ——————————————————————————————————	473,905 ——— 262,729	00 00 00	\$800,830 901,455 	53 30 83 35
Fire risks outstanding Dec. 31, 1893, Fire risks written during 1894, Total,	\$65, 71, \$137, 63, \$74,	473,905 262,729 021,181	00 00 00 00	\$800,830 901,455 \$1,702,285 773,816	53 30 83 35 48
Fire risks outstanding Dec. 31, 1893, Fire risks written during 1894, Total,	\$65, 71, \$137, 63, \$74,	473,905 262,729 021,181 241,548	00 00 00 00	\$800,830 901,455 \$1,702,285 773,816 \$928,469	53 30 83 35 48
Fire risks outstanding Dec. 31, 1893, Fire risks written during 1894, Total,	\$65, 71, \$137, 63, \$74,	473,905 262,729 021,181 241,548	00 00 00 00 00	\$800,830 901,455 \$1,702,285 773,816 \$928,469	53 30 83 35 48 92
Fire risks outstanding Dec. 31, 1893, Fire risks written during 1894, Total, Deduct risks expired and terminated, In force at end of year, Deduct amount reinsured,	\$65, 71, \$137, 63, \$74,	473,905 262,729 021,181 241,548 320,432	00 00 00 00 00	\$800,830 901,455 \$1,702,285 773,816 \$928,469 86,389	53 30 83 35 48 92
Fire risks outstanding Dec. 31, 1893, Fire risks written during 1894, Total, Deduct risks expired and terminated, In force at end of year, Deduct amount reinsured, Net amount in force,	\$65, 71, \$137, 63, \$74, 6,	473,905 262,729 021,181 241,548 320,432	00 00 00 00	\$800,830 901,455 \$1,702,285 773,816 \$928,469 86,389	53 30 83 35 48 92 56
Fire risks outstanding Dec. 31, 1893, Fire risks written during 1894, Total, Deduct risks expired and terminated, In force at end of year, Deduct amount reinsured, Net amount in force, Perpetual risks in force (not included)	\$65, 71, \$137, 63, \$74, 6,	473,905 262,729 021,181 241,548 320,432 921,116	00 00 00 00	\$800,830 901,455 \$1,702,285 773,816 \$928,469 86,389 \$842,079	53 30 83 35 48 92 56
Fire risks outstanding Dec. 31, 1893, Fire risks written during 1894, Total, Deduct risks expired and terminated, In force at end of year, Deduct amount reinsured, Net amount in force, Perpetual risks in force (not included)	\$65, 71, \$137, 63, 63, \$74, 6, \$67,	473,905 262,729 021,181 241,548 320,432 921,116	00 00 00 00 00 00	\$800,830 901,455 \$1,702,285 773,816 \$928,469 86,389 \$842,079	53 30 83 35 48 92 56 04
Fire risks outstanding Dec. 31, 1893, Fire risks written during 1894, Total, Deduct risks expired and terminated, In force at end of year, Deduct amount reinsured, Net amount in force, Perpetual risks in force (not included above), Marine risks outstanding Dec. 31, 1893,	\$65, 71, \$137, 63, \$74, 6, \$67, \$3,	473,905 262,729 021,181 241,548 320,432 921,116 242,450	00 00 00 00 00 00 00	\$800,830 901,455 \$1,702,285 773,816 \$928,469 86,389 \$842,079 \$83,100	53 30 83 35 48 92 56 04
Fire risks outstanding Dec. 31, 1893, Fire risks written during 1894, Total, Deduct risks expired and terminated, In force at end of year, Deduct amount reinsured, Net amount in force, Perpetual risks in force (not included above),	\$65, 71, \$137, 63, \$74, 6, \$67, \$3,	473,905 262,729 021,181 241,548 320,432 921,116 242,450 607,544	00 00 00 00 00 00 00	\$800,830 901,455 \$1,702,285 773,816 \$928,469 86,389 \$842,079 \$83,100 \$35,844	53 30 83 35 48 92 56 04
Fire risks outstanding Dec. 31, 1893, Fire risks written during 1894, Total, Deduct risks expired and terminated, In force at end of year, Deduct amount reinsured, Net amount in force, Perpetual risks in force (not included above), Marine risks outstanding Dec. 31, 1893,	\$65, 71, \$137, 63, \$74, 6, \$67, \$3,	473,905 262,729 021,181 241,548 320,432 921,116 242,450 607,544	00 00 00 00 00 00	\$800,830 901,455 \$1,702,285 773,816 \$928,469 86,389 \$842,079 \$83,100 \$35,844	53 30 83 35 48 92 56 04
Fire risks outstanding Dec. 31, 1893, Fire risks written during 1894, Total, Deduct risks expired and terminated, In force at end of year, Deduct amount reinsured, Net amount in force, Perpetual risks in force (not included above), Marine risks outstanding Dec. 31, 1893, Marine risks written during 1894,	\$65, 71, \$137, 63, \$74, 6, \$67, \$3, \$10, 37,	473,905 262,729 021,181 241,548 320,432 921,116 242,450 607,544 106,403	00 00 00 00 00 00 00 00	\$800,830 901,455 \$1,702,285 773,816 \$928,469 86,389 \$842,079 \$83,100 \$35,844 215,325	53 30 83 35 48 92 56 04 05 60 65
Fire risks outstanding Dec. 31, 1893, Fire risks written during 1894, Total, Deduct risks expired and terminated, In force at end of year, Deduct amount reinsured, Net amount in force, Perpetual risks in force (not included above), Marine risks outstanding Dec. 31, 1893, Marine risks written during 1894, Total, Deduct risks expired and terminated,	\$65, 71, \$137, 63, \$74, 6, \$67, \$3, \$10, 37, 36,	473,905 262,729 021,181 241,548 320,432 921,116 242,450 607,544 106,403 713,947 079,476	00 00 00 00 00 00 00 00 00	\$800,830 901,455 \$1,702,285 773,816 \$928,469 86,389 \$842,079 \$83,100 \$35,844 215,325 \$251,169 229,242	53 30 83 35 48 92 56 04 05 60 65 56
Fire risks outstanding Dec. 31, 1893, Fire risks written during 1894, Total, Deduct risks expired and terminated, In force at end of year, Deduct amount reinsured, Net amount in force, Perpetual risks in force (not included above), Marine risks outstanding Dec. 31, 1893, Marine risks written during 1894, Total, Deduct risks expired and terminated, In force at end of year,	\$65, 71, \$137, 63, \$74, 6, \$67, \$3, \$10, 37, 36, \$11,	473,905 262,729 021,181 241,548 320,432 921,116 242,450 607,544 106,403 713,947 079,476 634,471	00 00 00 00 00 00 00 00 00 00	\$800,830 901,455 \$1,702,285 773,816 \$928,469 86,389 \$842,079 \$83,100 \$35,844 215,325 \$251,169 229,242 \$21,927	53 30 83 35 48 92 56 04 05 60 65 56
Fire risks outstanding Dec. 31, 1893, Fire risks written during 1894, Total, Deduct risks expired and terminated, In force at end of year, Deduct amount reinsured, Net amount in force, Perpetual risks in force (not included above), Marine risks outstanding Dec. 31, 1893, Marine risks written during 1894, Total, Deduct risks expired and terminated,	\$65, 71, \$137, 63, \$74, 6, \$67, \$3, \$10, 37, 36, \$11,	473,905 262,729 021,181 241,548 320,432 921,116 242,450 607,544 106,403 713,947 079,476	00 00 00 00 00 00 00 00 00 00	\$800,830 901,455 \$1,702,285 773,816 \$928,469 86,389 \$842,079 \$83,100 \$35,844 215,325 \$251,169 229,242	53 30 83 35 48 92 56 04 05 60 65 56
Fire risks outstanding Dec. 31, 1893, Fire risks written during 1894, Total, Deduct risks expired and terminated, In force at end of year, Deduct amount reinsured, Net amount in force, Perpetual risks in force (not included above), Marine risks outstanding Dec. 31, 1893, Marine risks written during 1894, Total, Deduct risks expired and terminated, In force at end of year,	\$65, 71, \$137, 63, \$74, 6, \$67, \$3, \$10, 37, 36, \$11,	473,905 262,729 021,181 241,548 320,432 921,116 242,450 607,544 106,403 713,947 079,476 634,471	00 00 00 00 00 00 00 00 00 00	\$800,830 901,455 \$1,702,285 773,816 \$928,469 86,389 \$842,079 \$83,100 \$35,844 215,325 \$251,169 229,242 \$21,927	53 30

Premiums received from organization of company, .	\$29,664,602	00
Losses paid from organization of company,	17,723,865	00
Fire losses incurred during the year,	339,677	00
Marine and inland losses incurred during the year, .	164,606	00
Cash dividends declared from organization of company,	2,486,901	00
Company's stock owned by directors,	46,725	00

"THE DETROIT FIRE AND MARINE INSURANCE COMPANY," DETROIT, MICH.

[Incorporated Feb. 1, 1866. Commenced business March 14, 1866.]

PAID-UP CAPITAL, \$400,000.

WILLIAM A. MOORE, President.

C. L. ANDREWS, Secretary.

DETAILED STATEMENT OF STOCKS AND BONDS.

Ft. Wayne & Belle Isle Railroad bonds,	Par Value. \$25,000 00 6,000 00	Market Value. \$25,400 00 6,000 00
	\$ 31,000 00	\$ 31,400 00
Securities held as collateral for cash loans:—	Market Value.	Loaned Thereon.
Mortgages assigned,	\$4,200 00	\$1, 500 00
SUMMARY OF ASSETS DEC. 31	, 1894.	

Cash value of unencumbered real estate,	\$00,111 00
Loans on mortgage of real estate (first liens*),	984,757 75
Interest due and accrued thereon,	40,008 26
Stocks and bonds, as per schedule,	31,400 00
Loans on collateral security, as per schedule,.	1,5 00 00
Cash in the office of the company,	2,344 60
Cash deposited in bank,	26,295 91
Interest due and accrued,	52 5 06
Premiums in course of collection (gross), .	35,264 01
Notes taken for marine and inland risks,	5,798 47
Rents, reinsurance, etc.,	6,675 18
Premiums more than 3 months due, \$4,008 56	
Gross assets,	\$1,203,286 90

LIABILITIES.

Losses adjusted, unpaid, .	•			\$ 3,152 85
Losses claimed and reported,			w	21,651 85

^{. \$1,380,606 00} * Value of lands mortgaged, . 1,153,917 00 Value of buildings thereon, Amount of insurance held as collateral, . 707,207 00

Losses disputed or resisted,		•	\$2,178	30		
Unearned premiums on outstanding risk	s,		184,576			
State and local taxes,	•	•	130			
Commissions and brokerage,	•		4,790			
Return premiums,	:		2,590			
Gross liabilities, except capital,	•	•			\$219,070	19
Complement of the state of the					0004.010	
Surplus as regards policy-holders, .		•	•	•	\$984,216 400,000	
Paid-up capital,	•	•	• •	•	400,000	
Surplus over capital,	•	•		•	\$584,216	71
Incom	Ε.					
Fire premiums outstanding Dec. 31, 189			\$47,764	02		
•						
Premiums on risks written or renewed,	•	•	286,996	04		
Total,			\$334,760	36		
Premiums now in course of collection,			39,857			
Tromiums not in course of contents,	•	•				
Entire premiums collected,			\$294,902	51		
Less reinsurance and return premiums,		-	50,709			
37 . 1 0	•				\$244,192	79
Marine premiums outstanding Dec. 31,	1893,		\$6,348	05	,	
Premiums on risks written or renewed,			53,118			
·						
Total,	•		\$59,466	76		
Premiums now in course of collection,		•	5,213	19		
Entire premiums collected,	•	•	\$54,253	57		
Less reinsurance and return premiums,		•	9,418	37		
Net cash marine premiums received,		•			44,835	
Interest received on mortgages, .		•		•	54,774	39
Interest and dividends received from all	lothe	er so	urces, .	•	8,150	
Income from rents,	•	•		•	795	59
Income from profit and loss account,	•	•		•	351	36
Gross cash income,					\$ 353,100	26
				·	4000,200	
Expendit	TURE!	S.				
Cash paid for fire losses,					\$122,306	72
Cash paid for marine and inland losses,					42,835	
Cash dividends paid,		•			40,000	
Cash paid for commissions and brokera					35,006	
for salaries of officers and en	_				21,954	
0 0 . 11 1.		,			20,518	
for incidentals,					20,281	
Gross cash expenditures,		•			\$302,902	81

RISKS AND PREMIUMS.

					Premiums	5.
Fire risks outstanding Dec. 31, 1893,		. 8	27,874,497	00	\$327,213	30
Fire risks written during 1894,	•	•	23,951,718	00	286,996	33
Total,		. 8	51,826,215	00	\$614,209	63
Deduct risks expired and terminated,			23,665,567	00	274,924	02
In force at end of year,	•	. 9	28,160,648	00	\$ 339,285	61
Marine risks outstanding Dec. 31, 1893	, .		\$195,815	00	\$8,522	47
Marine risks written during 1894, .	•		2,599,847	00	53,118	71
Total,			\$2,795,662	00	\$61,641	18
Deduct risks expired and terminated,	•	•	2,640,254	00	38,748	16
In force at end of year,			\$ 155,408	00	\$22,893	02
Miscella	NEOU	JS.				
Premiums received from organization	of co	mpa	any, .		\$6,078,379	00
Losses paid from organization of comp	oany,				3,120,467	00
Fire losses incurred during the year,					126,940	00
Marine and inland losses incurred duri					35,145	00
Cash dividends declared from organiza	_	_			731,000	00
Dividends declared during the year (1					40,000	
Company's stock owned by directors,					103,880	

"EQUITABLE FIRE AND MARINE INSURANCE COMPANY," PROVIDENCE, R. I.

[Incorporated May, 1859. Commenced business September, 1860.]

PAID-UP CAPITAL, \$300,000.

FRED. W. ARNOLD, President.

JAMES E. TILLINGHAST, Secretary.

			rar value.	Market Value.
500	shares	Old National Bank, Providence, .	\$50,000 00	\$58,000 00
340	66	Nat'l Bank of Commerce, Prov., .	17,000 00	16,320 00
200	66	American National Bank, Prov., .	10,000 00	9,600 00
100	66	Fourth National Bank, Providence,	10,000 00	12,200 00
100	66	First National Bank, Warren,	10,000 00	9,000 00
18	6.6	Third National Bank, Providence, .	1,800 00	1,800 00
200	66	N. Y. Central and Hud. River R.R.,	20,000 00	19,850 00
200	66	Illinois Central Railroad,	20,000 00	16,700 00
100	66	Chic., Rock I. & Pacific Railroad, .	10,000 00	6,200 00
107	66	Chie, Burl. & Quincy Railroad, .	10,700 00	7,597 00
100	6.6	Michigan Central Railroad,	10,000 00	9,800 00
50	6.6	Rhode Island & Mass. Railroad, .	5,000 00	5,000 00
50	66	Wells, Fargo & Company Express,	5,000 00	5,500 00

	Par Value.	Market Value.
5 shares Underwriters' Salvage Corps,	\$500 00	\$ 500 00
Union Pacific Railroad bonds,	25,000 00	26, 290 00
New York Elevated Railroad bonds,	28,000 00	30,170 00
Pawtuxet Valley Railroad bonds,	22,000 00	24,640 00
Quincy, Alton & St. Louis Railroad bonds, .	10,000 00	10,200 00
Milwaukee City Railroad bonds,	5,000 00	5,250 00
National Water Works bonds,	10,000 00	7,500 00
Chicago, Burlington & Quincy Railroad bonds,	3,000 00	3,2 55 00
	\$283,000 00	\$285,372 00
Securities held as collateral for cash loans:	•	
	Market Value.	Loaned Thereon.
20 shares Mechanics' Nat'l Bank, Providence,	\$1,060 00	\$800 00
SUMMARY OF ASSETS DEC.	31, 1894.	
Cash value of unencumbered real estate,	\$129,900 00	
Loans on mortgage of real estate (first liens),*	93,050 00	
Interest due or accrued thereon,	627 00	
Stocks and bonds, as per schedule,	285,372 00	
Loans on collateral security, as per schedule, .	800 00	
Cash in the office of the company,	2,228 26	,
Cash deposited in bank,	17,093 94	
Premiums in course of collection (gross),	36,378 56	
Rents due and accrued,	1,307 00	
Gross assets,†	1,507 00	\$566,756 76
7		
Liabilities.		
Losses adjusted, unpaid,	\$3,189 00	
claimed and repored,	19,208 00	
disputed or resisted,	1,575 00	
Unearned premiums on outstanding risks, .	179,071 87	
Dividends to stockholders, unpaid,	860 50	
Due and accrued for rent, salaries, etc.,	. 500 00	
State and local taxes,	1,536 77	
Commissions and brokerage,	2,676 82	
Return premiums,	1,036 06	
Reinsurance,	215 00	
Reinsurance disallowed,	77 18	
Gross liabilities, except capital,		209,946 20
Sumbles as regards policy holders		\$256 Q10 5C
Surplus as regards policy-holders,	• • •	\$356,810 56 300,000 00
Paid-up capital,		300,000 00
Surplus over capital,		\$ 56,810 56
* Value of lands mortgaged,	\$110,80 149,10	

[†] Including \$35,000 special reserve fund held under Rhode Island law.

Amount of insurance held as collateral,

INCOME.	
Fire premiums outstanding Dec. 31, 1893, . \$34,08	1 51
Premiums on risks written or renewed, 296,500	
Total,	
Total,	6 93
Entire premiums collected, \$294,29	
Less reinsurance and return premiums, 45,738 Net cash fire premiums received,	8 65
Marine premiums outstanding Dec. 31, 1893, . \$7	
Premiums on risks written or renewed, 1,17	
Total,	 5 44
Premiums now in course of collection, 8	
	
Entire premiums collected, \$1,17	
Less reinsurance and return premiums, 7	
Net cash marine premiums received,	,
Interest and dividends received from all other sources, .	. 14,228 30
Income from rents,	
•	
Gross cash income,	. \$275,634 19
Expenditures.	
Cash paid for fire losses	2 94
Deduct salvage and reinsurance, 2,18	7 28
Net cash paid for fire losses, ———	\$135,695 66
Cash paid for marine and inland losses,	
Cash dividends paid,	. 17,988 50
Cash paid for commissions and brokerage,	
	. 47,935 08
for salaries of officers and employees,	. 22,812 71
for salaries of officers and employees, for State and local taxes,	. 22,812 71 . 9,693 24
for salaries of officers and employees, for State and local taxes,	. 22,812 71 . 9,693 24 . 17,270 70
for salaries of officers and employees, for State and local taxes,	. 22,812 71 . 9,693 24 . 17,270 70
for salaries of officers and employees, for State and local taxes,	. 22,812 71 . 9,693 24 . 17,270 70
for salaries of officers and employees, for State and local taxes, for incidentals,	. 22,812 71 . 9,693 24 . 17,270 70 . 2,362 34 . \$253,943 67
for salaries of officers and employees, for State and local taxes, for incidentals,	. 22,812 71 . 9,693 24 . 17,270 70 . 2,362 34 . \$253,943 67
for salaries of officers and employees, for State and local taxes, for incidentals, for expenses on real estate, Gross cash expenditures,	22,812 71 9,693 24 17,270 70 2,362 34 253,943 67 Premiums. 2 00 \$364,773 39 1 00 296,508 21
for salaries of officers and employees, for State and local taxes,	22,812 71 9,693 24 17,270 70 2,362 34 \$253,943 67 Premiums. 2 00 \$364,773 39 1 00 296,508 21
for salaries of officers and employees, for State and local taxes,	22,812 71 9,693 24 17,270 70 2,362 34 253,943 67 Premiums. 2 00 \$364,773 39 1 00 296,508 21 3 00 \$661,281 60
for salaries of officers and employees, for State and local taxes,	22,812 71 9,693 24 17,270 70 2,362 34 \$253,943 67 Premiums. 2 00 \$364,773 39 1 00 296,508 21 3 00 \$661,281 60 3 00 294,473 83 0 00 \$366,807 77
for salaries of officers and employees, for State and local taxes,	22,812 71 9,693 24 17,270 70 2,362 34 \$253,943 67 Premiums. 2 00 \$364,773 39 1 00 296,508 21 3 00 \$661,281 60 3 00 294,473 83 0 00 \$366,807 77

Marine risks outstanding Dec. 31, 1893, Marine risks written during 1894, Total, Deduct risks expired and terminated,		\$8,463 144,305 \$152,768 132,083	00	\$147 67 1,178 77
In force at end of year,	• •	\$20,685		\$427 71
in force at one of your,	•	\$20,000		, 4121 11
Miscellan	NEOUS.			•
Premiums received from organization of Losses paid from organization of comparize losses incurred during the year, Marine and inland losses incurred during Cash dividends declared from organizate Dividends declared during the year (6 premium) stock owned by directors,	g the yo	ear, .	•	\$5,014,361 00 3,313,257 00 129,244 00 385 00 542,000 00 18,000 00 64,050 00
"FARRAGUT FIRE INSURANCE C [Incorporated Jan. 29, 1872. Comm PAID-UP CAPITA	ne nc ed bu	siness Jan. 30		
JOHN E. LEFFINGWELL, President.	, ,		DAR	BEE, Secretary.
DETAILED STATEMENT OF	STOCK	S AND BO	NDS	
District of Columbia bonds, New York, Ontario & Western R.R. bon	ds, .	Par Va \$105,000 20,000 10,000 9,700 6,000 25,000 2,500 \$178,200	00 00 00 00 00 00 00	Market Value. \$119,700 00 22,200 00 19,000 00 12,610 00 6,300 00 58,750 00 2,125 00 \$240,685 00
Securities held as collateral for cash l	oans:—	1		
Cleveland, Cin., Chic. & St. Louis R.R s Lake Shore & Mich. Southern R.R. stock Stock Quotation Telegraph Co. bonds,		Market V \$425 675 9,000 \$10,100	00 00 00	> @300 00
SUMMARY OF ASSETS	DEC.	31. 1894.		
Cash value of unencumbered real estate Loans on mortgage of real estate (first li	,	\$6,000 14,430		

Value of buildings thereon, Amount of insurance held as collateral, .

. \$21,250 00 8,500 00

8,500 00

Interest due or accrued thereon,		\$250	53	
Stocks and bonds, as per schedule,		240,685		
Loans on collateral security, as per schedul		6,900		
Cash in the office of the company,		1,154		
Cash deposited in bank,		22,357		
Interest due and accrued,	•	86		
Premiums in course of collection (gross),		24,696	60	
Rents due and accrued,		107		
Office furniture, \$3,500	00			
Gross assets,				\$ 316,667 60
Liabilities	S.			
Losses adjusted, unpaid,		\$ 3,912	૧૧	
claimed and reported,	•	10,872		
	•	250		
disputed or resisted,	•	200	-00	
Total amount of losses,		\$15,034	88	
Less reinsurance,	•	616	54	
Net amount of unpaid losses,	•	\$14,418		
Unearned premiums on outstanding risks,		76,808		
Due and accrued for rent, salaries, etc., .		516		
State and local taxes,		600		
Commissions and brokerage,	•	2,255		
Due for Reinsurance,	•	318		
Reinsurance disallowed,	•	1,605	68	
Gross liabilities, except capital, .	•		—	96,523 75
Surplus as regards policy-holders,				\$220,143 85
Paid-up capital,				200,000 00
Surplus over capital,	•	•	•	\$20,143 85
, Income	2.			
Fire premiums outstanding Dec. 31, 1893,		\$31,656	58	
Same not collected,		1,543		
	Ť			
Net collected,	•	\$30,112		
Premiums on risks written or renewed, .	•	183,564	87	
Total,	. 9	\$213,677	54	
Premiums now in course of collection, .		24,696		
Entire premiums collected,		\$188,980		
Less reinsurance and return premiums, .	•	36,369	05	
Net cash fire premiums received,	•			\$ 152,611 89
Interest received on mortgages,	•	•	•	1,115 53
Interest and dividends received from all oth	ier sou	rces, .	•	9,234 33
Income from rents,	•		•	414 62
Income from profit and loss account,	•		•	36 91
Gross cash income,				\$ 163,413 28

Expenditures.
Cash paid for fire losses, \$112,237 21
Deduct salvage and reinsurance, 11,158 80
Net cash paid for fire losses, — \$101,078 41
Cash dividends paid,
Cash paid for commissions and brokerage, 30,095 11
for salaries of officers and employees, 17,036 00
for State and local taxes, 3,820 74
for incidentals,
Expenses on real estate,
Gross cash expenditures,
RISKS AND PREMIUMS.
Premiums.
Fire risks outstanding Dec. 31, 1893, \$23,216,013 00 \$233,291 85
Fire risks written during 1894,
Total,
Deduct risks expired and terminated, 19,341,375 00 212,412 31
In force at end of year,
Deduct amount reinsured, 6,461,854 00 44,643 12
Net amount in force,
Miscellaneous.
Premiums received from organization of company, \$3,437,669 00
Losses paid from organization of company, 1,693,076 00
Fire losses incurred during the year,
Cash dividends declared from organization of company, . 505,000 00
Dividends declared during the year ($5\frac{1}{3}$ per cent.), 11,000 00
Company's stock owned by directors, 67,400 00
"FIRE ASSOCIATION OF PHILADELPHIA," PHILADELPHIA, PA
[Incorporated March 27, 1820. Commenced business Sept. 1, 1817.]
PAID-UP CAPITAL, \$500,000.
E. C. IRVIN, President. BENJAMIN T. HERKNESS, Secretary
DETAILED STATEMENT OF STOCKS AND BONDS.
City of Philadelphia bonds,

City of Camden bonds, . . 1,500 00 1,770 00 City of Clay Centre bonds, . 3,000 00 3,000 00 City of Richmond certificates, City of Cincinnati bonds, 25,000 00 28,500 00 125,000 00 153,750 00 City of Altoona bonds, State of Georgia bonds, . . . 53,500 00 53,500 00 25,000 00 27,500 00

	Des Wales	Market Wales
Northern Central Railway bonds,	Par Value. \$168,000 00	Market Value. 3 \$198,240 00
Catawissa Railroad bonds,		
Lehigh Valley Railroad bonds,		
Shamokin Valley & Pottsville Railroad bonds,		
Philadelphia & Erie Railroad bonds,	100,000 0	
Belt Railroad & Stock Yards bonds,	50,000 00	
Louisville & Nashville Railroad bonds,	84,000 00	
Texas & Pacific Railroad bonds,	13,000 00	13,910 00
Camden & Atlantic Railroad bonds,	30,000 00	32,100 00
Pennsylvania Railroad bonds,	108,000 00	135,560 00
Cincinnati, Hamilton & Dayton R.R. bonds, .	20,000 00	21,000 00
Cincinnati, Dayton & Ironton Railroad bonds, .	25,000 0	0 25,437 50
Chicago, Rock Island & Pacific Railroad bonds,	25,000 0	0 26,187 50
Northern Pacific Railroad bonds,	34,000 0	0 38,332 50
Philadelphia & Reading Railroad bonds,	20,000 0	0 14,800 00
Central Car Trust Company bonds,	26, 000 0	0 26,000 00
Ohio River Railroad bonds,	25, 000 0	0 25,000 00
Port of Portland, Oregon, bonds,	39,000 0	0 43,680 00
Baltimore & Ohio Equipment Asso. bonds, .	25,000 0	0 25,000 00
Pennsylvania & New York Canal bonds,	8,000 0	0 8,320 00
Lehigh Coal & Navigation Company bonds, .	100,000 0	0 132,500 00
Chamber of Commerce Association bonds, .	4, 000 0	
Masonic Temple loan, ,	20,000 0	
Peoria Mercantile Library Association bonds,.	9,000 0	
Underwriters' Pro. Asso. of Newark, N.J., bonds,	1,000 0	0 1,000 00
Evansville & Terre Haute Railroad bonds, .	50,000 0	
Philadelphia City Passenger Railway bonds, .	50,000 0	
1,230 shares Pennsylvania Railroad Co. stock,	61,500 0	
331 "Phila., Germant'n & Norrist'n RR.	16,550 0	
70 " Chestnut Hill Railroad stock, .	3,500 0	
20 " Philadelphia Bourse,	1,000 0	
5 " Underwriters' Salvage Company,	500 0	0 500 00
261 "Company's own stock, \$83,520 00		
	\$1.884.950.0	0 \$2,182,074 50
		0 \$2,102,011 00
Securities held as collateral for cash loans: —	- Market Value	Loaned Thereon.
30 shares Union National Bank,	\$2,100 0	
Portland University bonds,	18,720 0	
200 shares Lehigh Coal & Navigation Co.,	9,200 0	
Fort Worth & Rio Grande Railroad bonds, .	11,650 0	:
100 shares Pittsburgh & Birming'm Tract'n Co.,	1,275 0	
Ohio River Railroad bonds,	5, 530 0	
Savannah & Western R.R. trust certificates, .	1,650 0	
Fort Worth & Rio Grande Railroad bonds, .	11,650 0	
100 shares Pennsylvania Railroad stock,	5,025 0	0
70 shares Pittsburgh & Birming'm Tract'n Co,	892 5	12 (101) (10
Savannah & Western Railroad bonds,	1,080 0	
150 shares Catawissa Railroad Company stock,		
13 shares Company's own stock, . \$2,600 00		
•		

	Market Value. Loaned Thereon.
Pennsylvania General Mortgage bonds,	\$2,620 00)
North Pennsylvania Railroad bonds,	1,245 00
Northern Pacific Railroad bonds,	1,030 00
444 shares Merchants' National Bank,	30,192 00 } \$30,000 00
176 " Pennsylvania Railroad,	8,844 00
100 " Diamond State Iron Company, .	10,000 00
37 " United New Jersey Railroad,	8,695 00 j
600 " Pitts. & Birmingham Traction Co.,	7,650 00)
700 " Chartiers Valley Gas Company, .	7,175 00 } 15,000 00
100 " Pennsylvania Railroad stock,	5,025 00)
	#150 740 50 #00 050 W
	\$158,748 50 \$98,850 00
SUMMARY OF ASSETS DEC. 3	
Cash value of unencumbered real estate,	\$177, 900 00
Loans on mortgage of real estate (first liens),.	1,843,846 60
Interest due or accrued thereon,	39,919 00
Stocks and bonds, as per schedule,	2,182,074 50
Loans on collateral security, as per schedule,.	98,850 00
Cash in the office of the company,	7,014 76
Cash deposited in bank,	237,245 78
Interest due and accrued,	22,470 62 487,012 51
Premiums in course of collection (gross), Reinsurance,	6,894 81
α 1	1,706 76
Gross assets,	\$5,104,935 34
Deduct special deposits in other States,	108,700 00
Balance,	\$4,996,235 34
LIABILITIES.	
Losses adjusted, unpaid,	\$136,383 82
claimed and reported,	120,113 38
disputed or resisted,	26,303 43
Total amount of losses,	\$282,800 63
Less reinsurance,	10,977 26
Net amount of unpaid losses,	\$271,823 37
Unearned premiums on outstanding risks, .	1,716,020 40
Reclaimable on perpetual fire policies,	1,906,850 43
Commissions and brokerage,	76,922 00
Reinsurance,	59,426 32 45,050 66
Tiemourance,	
Gross liabilities, except capital,	\$4,076,093 18
Deduct liability on special deposits,	46,019 63
	4,030,073 55
Surplus as regards policy-holders,	\$966,161 79
Paid-up capital,	500,000 00
Surplus over capital,	\$466,161 79

INCOME.		
Fire premiums outstanding Dec. 31, 1893, . \$457,951 57		
Premiums on risks written or renewed, 2,853,004 08		
Total,		
Premiums now in course of collection,		
Entire premiums collected, \$2,823,943 14		
Less reinsurance and return premiums,		
Net cash fire premiums received,	\$2,254,502	64
Interest received on mortgages,		
Interest and dividends received from all other sources,	122,592	
Income from rents, etc.,	3,126	08
Deposits received for perpetual fire risks, . \$55,748 58		
Gross cash income,	\$2, 483,279	93
Expenditures.		
Cash paid for fire losses,		
Deduct salvage and reinsurance, 67,082 19		
Net cash paid for fire losses,	\$1,412,376	18
Cash dividends paid,	200,000	
Cash paid for commissions and brokerage,	453,008	
for salaries of officers and employees,	277,716	
for State and local taxes,	50,032	
Deposits returned on perpetual fire risks, \$45,259 10	1,000	00
		_
Gross cash expenditures,	\$2, 394,133	40
RISKS AND PREMIUMS.		
Fire risks outstanding Dec. 31, 1893, \$255,894,626 00	Premiums. \$3 939 104	
Fire risks written during 1894,		
	20,000,405	10
Total,		
-		
In force at end of year,	•	
Deduct amount reinsured, 9,072,699 00	111,146	18
Net amount in force, \$308,029,715 00		
Perpetual risks in force (not included above), 86,244,278 00	2,064,812	51
MISCELLANEOUS.		
2 0	35,662,967	00
	20,758,226	
•	1,245,779	
Cash dividends declared from organization of company, Dividends declared during the year (40 per cent.),	4,779,762 200,000	
Dividends declared during the year (40 per cent.),	200,000	00

"THE FIRE INSURANCE COMPANY OF THE COUNTY OF PHILADELPHIA," PHILADELPHIA, PA.

[Incorporated May 31, 1832. Commenced business April 19, 1833.]

PAID-UP CAPITAL, \$400,000.

CHARLES R. PECK, President.

E. A. LAW, Secretary.

	Par Value.	Market Value.
Jersey City bonds,	\$9,000 00	\$9,720 00
Lehigh Valley R.R. bonds,	13, 000 00	16,122 50
Delaware and Bound Brook R.R. bonds,	24,000 00	30,720 00
North Pennsylvania R.R. bonds,	12, 000 00	12,540 00
Catawissa R.R. bonds,	4, 000 00	4, 580 00
Pennsylvania Company bonds,	5,000 00	5,3 00 00
Pennsylvania & N. Y. Canal and R.R. bonds, .	10,000 00	11,600 00
11 shares Elmira & Williamsport RR,	550 00	550 00
Hunt. & Broad Top R.R. and Canal Co,	10,500 00	10,815 00
Pittsburgh, Cincinnati & St. Louis R.R. bonds,	20,000 00	23,200 00
American Steamship Company bonds,	4,500 00	4,657 50
West Jersey Railroad bonds,	7,000 00	7, 280 00
New York Car Trust bonds,	2,000 00	2,000 00
United New Jersey R.R. and Canal Co.,	20,000 00	22,800 00
Philadelphia & Erie Railroad bonds,	10,000 00	11,800 00
Pennsylvania Railroad bonds,	11,000 00	14,410 00
Junction Railroad bonds,	7,000 00	7,840 00
Camden & Atlantic Railroad bonds,	4,000 00	4,280 00
Belvidere Delaware Railroad bonds,	1,000 00	1,092 50
Connecting Railway bonds,	3,000 00	3,517 50
264 shares Phila, Ger. & Norristown R.R., .	13,200 00	34,584 00
City of Camden bonds,	1,000 00	1,150 00
Pennsylvania Railroad bonds,	6,000 00	7,080 00
150 shares United Companies of New Jersey,	15,000 00	35,250 00
205 shares Germantown Passenger Ry. Co, .	10,250 00	23,165 00
Schuylkill River East Side Railroad bonds, .	15,000 00	16,425 00
Pennsylvania Steel Co. bonds,	15,000 00	14,250 00
Baltimore & Ohio Equipment Asso. bonds, .	12,000 00	12,000 00
100 shares 2d and 3d Streets Passenger R.R.,	5,000 00	21,500 00
Pennsylvania & Northwestern Railroad,	10,000 00	10,250 00
220 shares Pennsylvania Railroad Co.,	11,000 00	11,220 00
Lehigh Valley Railway bonds,	25,000 00	25,875 00
69 shares Nat'l B'k of the Northern Liberties,	3,450 00	11,385 00
Lehigh Valley Railroad bonds,	5,000 00	6,200 00
186 shares Elec. Traction Co. of Philadelphia,	7,440 00	14,322 00
100 " Solicitors' Loan & Trust Co.,	5,000 00	6,000 00
104 " North Pennsylvania Railroad Co., .	5,200 00	8,944 00
Philadelphia City Pass. Ry. Co. bonds,	3,000 00	3,240 00
Lombard & South St. Pass. Ry. Co. bonds, .	3,000 00	3,000 00
•	,	,

20 shayes 19th & 15th streets Doss Der Co	Par Value.	Market Value.
20 shares 13th & 15th streets Pass. Ry. Co.,	\$1,000 00 = 000 00	\$4,600 00
Newark Pass. Ry. Co. bonds,	5,000 00	5,100 00
28 shares Bank of North America, Phila.,	2,800 00	7,392 00
10 shares First Nat'l Bank of Philadelphia, .	1,000 00	2,100 00
Huntingdon & Broad Top Car Trust Fund,	5,000 00	5,000 00
Northern Central Railway Co. bonds,	1,000 00	1,145 00
30 shares Frankf'd & Southw'k P.C.P. R.R. Co.,	1,500 00	9,975 00
	\$ 365,390 00	\$505,977 00
Securities held as collateral for cash loans: —		
	Market Value.	Loaned Thereon.
Arkansas Branch, St. Louis & Iron Mt. R.R., .	\$5,000 00)	
Reading Terminal bonds,	5,150 00 {	216 212 00
500 shares Phila. & Reading R.R. Co.,	3,312 50	\$16,242 00
Schuylkill River East Side R.R. Co.,	5,475 00)	
	\$ 18,937 50	\$ 16,242 00
SUMMARY OF ASSETS DEC.	31, 1894.	
Cash value of unencumbered real estate, .	\$ 67,500 00	
Loans on mortgage of real estate (first liens*),	207,500 00	
Interest due or accrued thereon,	3,143 08	
Stocks and bonds, as per schedule,	505,977 00	
Loans on collateral security, as per schedule, .	16,242 00	
Cash in the office of the company,	205 79	
	16,341 91	
-	399 83	
Interest due and accrued,		
Premiums in course of collection (gross), .	21,066 49 412 33	
Rents due and accrued,		
Perpetual deposits in other companies,	5,365 26	0044 150 00
Gross assets,		\$ 844,153 69
T		
Liabilities,		
Losses adjusted, unpaid,	\$ 9,831 15	
claimed and reported,	4,313 00	
disputed or resisted,	2,333 33	
Total amount of losses,	\$16,477 48	
Less reinsurance,	1,603 82	
Net amount of unpaid losses,	\$14,873 66	
Unearned premiums on outstanding risks, .	79,156 49	
Reclaimable on perpetual fire policies,	229,579 75	
Accountance on perpetual into portotos,		

^{*} Total value of property mortgaged, \$410,750 00 Amount of insurance held as collateral, 176,200 00

Commissions and brokerage,	\$4,047 58
Reinsurance disallowed,	. 10,238 61
Gross liabilities, except capital,	——— \$337,896 09
Surplus as regards policy-holders, . Paid-up capital,	
Surplus over capital,	\$106,257 60
Incom	E .
Fire premiums outstanding Dec. 31, 1893	
Premiums on risks written or renewed,	172,519 45
Total,	\$200,025 <u>25</u>
Premiums now in course of collection,	
Tremums now in course of confection,	
Entire premiums collected,	
Less reinsurance and return premiums,	
Net cash fire premiums received, .	
Interest received on mortgages, .	
Interest and dividends received from all	
Income from rents,	
Income from perpetual premiums, .	418 71
Gross cash income,	\$168,261 74
Expendit	IIDES
Cash paid for fire losses,	\$109,972 31
Deduct salvage and reinsurance,	-
Net cash paid for fire losses,	
Cash dividends paid,	
Cash paid for commissions and brokera	
for salaries of officers and em	
for State and local taxes,	- •
Paralle at Januaria	
for incidentals,	
Gross cash expenditures,	\$169,471 03
Risks and P	REMIUMS.
	Premiums.
Fire risks outstanding Dec. 31, 1893,	\$18,964,875 00 \$224,752 36
Fire risks written during 1894, .	14,595,782 00 172,519 45
Total,	. \$33,560,657 00 \$397,271 81
Deduct risks expired and terminated,	. 18,174,288 00 213,555 89
In force at end of year,	\$15,386,369 00 \$183,715 92
Deduct amount reinsured,	, 1,791,513 00 19,686 57
Net amount in force,	\$ 13,594,856 00 \$ 164,029 35
Perpetual risks in force (not includ	
above),	. \$10,486,857 00 \$253,513 41

Premiums received from organization of company,	\$2,425,690 00
Losses paid from organization of company,	1,600,135 00
Fire losses incurred during the year,	93,571 00
Cash dividends declared from organization of company,	636,408 00
Dividends declared during the year (6 per cent.), .	24,000 00
Company's stock owned by directors,	72,100 00

"FIREMAN'S FUND INSURANCE COMPANY," SAN FRANCISCO, CAL.

[Incorporated May 3, 1863. Commenced business June 18, 1863.]

PAID-UP CAPITAL, \$1,000,000.

D. J. STAPLES, President.

BERNARD FAYMONVILLE, Secretary.

		Par Value.	Market Value.
Omnibus	Cable Company's bonds,	\$125,000 00	\$145,625 00
Powell S	treet Railway Company's bonds,	15,000 00	16,800 00
Sutter St	reet Railway Company's bonds,	50,000 00	53,000 00
Presidio	& Ferries Railroad Co.'s bonds,	37,000 00	37,000 00
San Fran	eisco & North Pacific R'y Co.'s bonds,	20,000 00	20,000 00
Oakland	City Gas, Light and Heat Co.'s bonds,	50,000 00	51,250 00
San Dieg	o Gas and Electric Light Co.'s bonds,	20,000 00	20,000 00
Riversid	e Water Company's bonds,	70,000 00	70,000 00
Baker C	ty, Ore., Water bonds,	17,000 00	17,850 00
Pacific R	olling Mills bonds,	15,000 00	15,600 00
Baker Ci	ty, Ore., School bonds,	20,000 00	21,000 00
Palo Alte	o, Cal., School District bonds,	15,000 00	15,750 00
San Pasc	ual, Cal., School District bonds,	12,500 00	12,625 00
Olympic	Club bonds,	5,000 00	5,000 00
Independ	lence City, Ore., bonds,	3,000 00	3,000 00
2,986 sha	res Home Mutual Insurance Co.,	298,600 00	600,000 00
60	Bank of California,	6,000 00	12,600 00
107	First National Bank, San Fran, .	10,700 00	19,260 00
100	' Anglo-California Bank,	5,000 00	6,000 00
314 '	Grangers' Bank of California, .	31,400 00	25,120 00
450 '	Oaklank Bank of Savings Stock,.	22,500 00	31,500 00
600 '	California Safe Dep. & Trust Co.,	30,000 00	27,600 00
340 '	Sather Banking Company,	34,000 00	32,300 00
1,000 '	California Street Cable R.R. Co.,	100,000 00	100,000 00
550 '	Presidio & Ferries Railroad Co., .	30,250 00	6,600 00
440 6	Sutter Street Railroad Company,.	44,000 00	44,000 00
550 '	Oakland Gas, Light & Heat Co., .	11,000 00	23,375 00
500 '		50,000 00	48,500 00
400 '	Pacific Gas Improvement Co,	20,000 · 00	34,800 00

	Par Value.	Market Value.
656 shares California Dry-Dock Company, .	\$65,600 00	\$24,600 00
500 " Pacific Rolling Mills,	50,000 00	12,500 00
684 " Stockton Gas, Light & Heat Co.,	10,000 00	8,550 00
5 " Underwriters' Salvage Company, .	500 00	500 00
100 " Oakland Building and Loan Asso., .	1,200 00	1,200 00
Too " Oakland Building and Loan Asso., .	1,200 00	1,200 00
	\$1,295,2 50 00	\$1.563.505.00
	w1,200,200 00	Ψ1,000,000 00
Securities held as collateral for cash loans: —		
	Market Value.	Loaned Thereon.
440 shares Masonic Hall Association,	\$6,600 00	\$5,500 00
20 " Spring Valley Water Company, .	1,940 00	500 00
451 " Bank of Sonoma County,	45,100 00	38,000 00
10 " Citizens' Building and Loan Asso.,	810 00	420 00
Blue Lakes Water Company's bonds,	10,000 00	5,000 00
50 shares Eagle Canning Company,	1,500 00	801 65
600 " California Safe Dep. & Trust Co.,	27,600 00	24,000 00
50 " California Title Ins. & Trust Co.,	2,500 00	1,750 00
500 " Southern Pacific Milling Co., .	37,500 00	15,000 00
218 "B'k of Sonoma Co., Petaluma, Cal.,	21,800 00	16,000 00
400 " California Safe Dep. & Trust Co,	18,400 00	16,000 00
2,000 " Inyo Marble Company,	2,000 00	1,000 00
1,000 " Market Street Railway Company,	39,500 00)
500 "Geary St. Park & Ocean R.R. Co.,	49,000 00	> 610.000 000
200 " California Safe Dep. & Trust Co.,	9,200 00	7,000 00
305 "Stockton Natural Gas Company,.	22,875 00	3,000 00
bookida Katarar das company,		
	\$296,325 00	\$183,971 65
	*	***************************************
SUMMARY OF ASSETS DEC.	31, 1894.	
Cash value of unencumbered real estate,	\$428,700 00	
Loans on mortgage of real estate (first liens*),	394,275 00	
Interest due or accrued thereon,	3,700 68	
Stocks and bonds, as per schedule,	1,563,505 00	
Loans on collateral security, as per schedule, .	183,971 65	
Cash in the office of the company,	8,884 57	
Cash deposited in bank,	236,499 84	
Interest due and accrued,	8,374 19	
Premiums in course of collection (gross), .	340,250 92	
Notes taken for marine and inland risks,	51,274 57	
Rents and reinsurance,	21,424 72	
Gross assets,		\$3,240,861 14
Deduct special deposits in other States,		50,000 00
Total		
Balance,		\$3,190,861 14
* Value of lands mortgaged,		000 00
Value of buildings thereon,		800 00 000 00
Emonst of Management and Option of the		

LIABILITIES.

Losses adjusted, unpaid,			\$ 30,6	91	02		
*			117,9				
disputed or resisted,			17,7	708	20		
Total amount of losses,			\$ 166,3				
Less reinsurance,	•	•	30,				
Net amount of unpaid losses,			\$136,2	200	33		
Unearned premiums on outstanding ris		•	1,222,2				
Commissions and brokerage,	•	٠	28,0				
	•		8,0				
Reinsurance disallowed,	•	•	77,6	575	39		
Gross liabilities, except capital,			\$1,472,2				
Deduct liability on special deposits,		٠	28,5				
					_	\$1,443,701	88
Surplus as regards policy-holders, .	•	•	•	•		\$1,747,159	
Paid-up capital,	•	•	•	•	•	1,000,000	00
Surplus over capital,	•		•	•	•	\$747, 159	26
Incom Fire premiums outstanding Dec. 31, 189			\$ 320,4	138	02		
Premiums on risks written or renewed,			2,196,6				
Total,			\$2,517,0	96	46		
Premiums now in course of collection,	•		324,5	87	19		
Entire premiums collected,							
Less reinsurance and return premiums,			612,2	258	78		
Net cash fire premiums received, .						\$1,580,250	49
Marine premiums outstanding Dec. 31,							
Premiums on risks written or renewed,			328,6				
Total			6402 5	:OA	02		
Total,	•	•	\$403,5				
Fremiums now in course of confection,							
Entine mannianes collected	•	•		38	30		
Entire premiums collected,	•	•	\$336,5				
Less reinsurance and return premiums,	•			81	93		
•	•		\$ 336,5	81	93	186,568	77
Less reinsurance and return premiums,	•		\$ 336,5	81	93	186,568 25,145	
Less reinsurance and return premiums, Net cash marine premiums received, Interest received on mortgages,	•		\$336,5 150,0	81	93 16	25,145	78
Less reinsurance and return premiums, Net cash marine premiums received,	•	·	\$336,5 150,0	81	93 16		78 36

EXPENDITURES.

Cash paid for fire losses,	\$1,062,634 166,464			
Net cash paid for fire losses,	. 100,101		\$896,169	77
*	\$146,640	36	* * * * * * * * * * * * * * * * * * * *	
	42,486			
Net cash paid for marine and inland losses,			104,154	18
Cash dividends paid,			120,000	00
Cash paid for commissions and brokerage,			239,402	21
for salaries of officers and employe	ees,		171,141	52
for State and local taxes,			31,714	25
for incidentals,		•	152,701	04
				_
Gross cash expenditures,	• • • •	•	\$1,715,282	97
RISKS AND PREMIUM	MS.			
Fire with autota din a Day 21 1000	A100 054 590	00	Premiums.	
	\$182,254,532			
Fire risks written during 1894,	177,872,015	00	2,196,657	53
Total	*************************************	00	@4 501 455	50
Total,	160,495,215			
Deduct risks expired and terminated,	100,455,215		2,007,404	
In force at end of year,	\$199,631,332	00	\$2.587.001	20
Deduct amount reinsured,	19,667,888			
Doddor umount romburou,				
Net amount in force,	\$179,963,444	00	\$2,285,441	29
Marine risks outstanding Dec. 31, 1893, .	\$3,622,221	00	\$169,448	30
Marine risks written during 1894,	32,170,090		328,623	
Total,	\$35,792,311	00	\$498,071	90
Deduct risks expired and terminated,	31,971,395		348,496	
•				
In force at end of year,	\$3,820,916	00	\$149,575	52
Deduct amount reinsured,	1,375,787	00	55,237	20
Net amount in force,	\$2,445,129	00	\$94,338	32
Miscellaneous	•			
Premiums received from organization of com	npany, .	9	\$26,829,912	00
Losses paid from organization of company,			13,522,675	
Fire losses incurred during the year, .			852,199	00
Marine and inland losses incurred during the			98,818	00
Cash dividends declared from organization of	f company,		2,416,060	00
Dividends declared during the year (12 per ce			120,000	
Company's stock owned by directors, .			161,900	00

"FIREMEN'S INSURANCE COMPANY OF NEWARK, N. J.," NEWARK, N. J.

[Incorporated Dec. 3, 1855. Commenced business Dec. 3, 1855.]
PAID-UP CAPITAL, \$600,000.

JOHN H. KASE, President.

CHAS. COLYER, Secretary.

DETAILED STATEMENT OF STOCK	s and Bonds	
	Par Value.	Market Value
United States bonds,	\$ 30,000 00	\$ 32,062 50
Morris & Essex Railroad bonds,	50,000 00	69,500 00
Orange & Newark Railroad bonds,	40,000 00	44,000 00
Essex Pass. Railway bonds,	24,000 00	26,400 00
Montclair Gas & Water Company bonds,	5,000 00	5,000 00
East Orange Township bonds,	644 58	644 58
Underwriters' Prot. Association bonds,	1,000 00	1,000 00
United N. J. Railroad & Canal Co. stock,	13,900 00	32,665 00
Delaware, Lack. & Western Railroad stock, .	60,000 00	96,000 00
Morris & Essex Railroad stock,	70,000 00	113,400 00
Newark City National Bank stock,	20,000 00	31,000 00
Second National Bank stock,	20,000 00	28,000 00
National Newark Banking Company stock, .	20,000 00	33,000 00
National State Bank stock,	32,500 00	48,750 00
Essex County National Bank stock,	20,000 00	50,000 00
German National Bank stock,	4,200 00	8,190 00
Manufacturers' National Bank stock,	10,000 00	14,400 00
Newark Electric Light & Power Company, .	6,000 00	6,960 00
Newark Fire Insurance Company stock,	5,000 00	
Paterson Gas Light Company stock,	10,000 00	
Newark Gas Light Company stock,	11,000 00	30,250 00
Citizens' Gas Light Company stock,	11,850 00	23,700 00
Newark & Rosendale Cement Co. stock,	4,000 00	
,		
•	\$469,094 58	\$716,722 08
SUMMARY OF ASSETS DEC.	31, 1894.	
Cash value of unencumbered real estate,	\$122,476 39	
Loans on mortgage of real estate (first liens*),	956,861 00	
Interest due or accrued thereon,	13,882 10	
Stocks and bonds, as per schedule,	716,722 08	
Cash in the office of the company,	3,192 52	
Cash deposited in bank,	42,623 87	
Interest due and accrued,	6,538 00	
Premiums in course of collection (gross), .	22,899 32	
Rents due and accrued,	475 67	
Salvage due (since received),	280 20	
Premiums more than 3 months due, \$272 61		
Gross assets,		\$1,885,951 15

^{*} Total value of property mortgaged, \$2,285,425 Amount of insurance held as collateral, 1,266,260

	Liabiliz	ries.					
Losses adjusted, unpaid, .				\$3,237	10		
claimed and reported,				15,444	37		
disputed or resisted,			•	6,845	81		
Total amount of losses, .				\$25,527	28		
			Ċ	•	00		
·	·	•					
Net amount of unpaid losses,		•	•	\$25,197			
Unearned premiums on outstar	_		•	243,577			
Unpaid scrip, ordered to be re-		•	•	1,909			
Interest due or accrued on scri	<u> </u>	•	•		75		
Commissions and brokerage,		•	•	3,563			
Return premiums and reinsura			•	1,883			
Reinsurance disallowed, .			•	274	70		
Gross liabilities, except ca	pital,	•	•			\$276,907	50
Surplus as regards policy-hold	ers, .					\$1,609,043	65
Paid-up capital,			•			600,000	
Surplus over capital,.		•	•	•	•	\$1,009,043	65
	INCOM	ſE.					
Fire premiums outstanding De	c. 31, 189	3,		\$41,790	23		
Same not collected,				1,408	12		
Net collected,				\$40,382) 11		
Premiums on risks written or			•	326,242			
	ono woa,	•	•				
Total,			•	\$366,625			
Premiums now in course of co	llection,	•	٠	23,171			
Entire premiums collected,				\$343,458			
Less reinsurance and return pr	remiums,			56,811	99		
Net cash fire premiums receive	ed, .						15
Interest received on mortgage	s, .					50,715	21
Interest and dividends received						36,977	01
Income from rents,	. , .					8,669	45
Income from all other sources	,• , •					27	35
Gross cash income, .						\$383,030	17
	_	•	•	•	•	#000,000	11
	Expendi • •	TURE		\$ 207,191	75		
Deduct salvage and reinsurance				8,604			
Net cash paid for fire losses,	•	•	•			\$ 198,58 7	30
Cash dividends paid,		•	•			72,000	
Cash paid for commissions and		ore .		•	•	48,938	
for salaries of office					•	21,462	
for State and local.		mpro,		,	•	13,949	
for incidentals,					•	19,555	
for expenses on rea					•	1,028	
Gross cash expenditures,		•	•		•	\$ 375,522	27

RISKS AND	PREMIUMS.	
Fire risks outstanding Dec. 31, 1893,	\$69,548,535 00	Premlums. \$603,652 25
Fire risks written during 1894,	. 30,269,292 00	326,242 96
Total,		\$929,895 21
Deduct risks expired and terminated	44,111,810 00	424,752 11
In force at end of year,	\$55,706,017 00	\$505,143 10
Deduct amount reinsured,	806,726 00	7,330 79
Net amount in force,	\$54,899,291 00	\$497,812 31
Miscel	LANEOUS.	
Premiums received from organizatio	of company,	\$ 6,802,815 00
Losses paid from organization of con	_ •	3,258,272 00
Fire losses incurred during the year,		183,271 00
Cash dividends declared from organi	cation of company,	1,470,500 00
Dividends declared during the year	(12 per cent.),	72,000 00
Company's stock owned by directors		87,750 00

"FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA," PHILADELPHIA, PA.

[Incorporated April 22, 1829. Commenced business June, 1829.]

PAID-UP CAPITAL, \$400,000.

JAMES W. McALLISTER, President.

EZRA T. CRESSON, Secretary.

		Par Value.	Market Value.
City of Springfield, Ill., bonds,		\$9,000 00	\$9,000 00
City of Sandusky, O., bonds,		55,000 00	62,150 00
10 shares Philadelphia Bourse stock, .		500 00	250 00
City of Camden, N. J., bonds,		40,000 00	40,000 00
Pittsburgh, Chartiers & Youghiogheny R.R.,		50,000 00	55,000 00
Allegheny Valley Railroad bonds,		75,000 00	80,062 50
Pennsylvania Railroad bonds,		70,000 00	82,600 00
Shamokin, Sunbury & Lewisburg bonds,.		10,000 00	10,000 00
Chartiers R. W. bonds,	•	6,000 00	7,215 00
Pennsylvania Equipment Trust bonds, .		1,000 00	1,000 00
Delaware River Ferry bonds,		10,000 00	10,300 00
Penn & New York Canal & R.R. bonds, .		38,000 00	47,595 00
Wilmington & Weldon Railroad bonds, .		50,000 00	52,500 00
Pennsylvania Equipment Trust bonds, .	•	11,000 00	11,000 00
Jacksonville, Louisville & St. Louis Railroad	١,	11,000 00	5,500 00
Lehigh Valley Railroad bonds,	•	11,000 00	11,880 00

	Par Value.	Market Value.
Huntington & Broad Top Railroad,	\$29,000 00	
North Pennsylvania Railroad bonds,	4,000 00	
50 shares Independence National Bank,	5,000 00	
Philadelphia city bonds,	30,300 00	·
Lehigh Valley Railroad bonds,	47,000 00	· · · · · · · · · · · · · · · · · · ·
Huntington & Broad Top Railroad bonds, .	11,500 00	
Pennsylvania Railroad bonds,	61,000 00	
West Jersey Railroad bonds,	9,000 00	
Penn. & New York Canal & R.R. bonds,	10,000 00	
Phila., Wilmington & Baltimore R.R. bonds, .	28,000 00	28,500 00
Philadelphia & Erie Railroad bonds,	10,000 00	10,250 00
50 shares First National Bank, Philadelphia, .	5,000 00	10,500 00
Belvidere Delaware Railroad bonds,	21,000 00	22,050 00
City of Quincy, Ill., bonds,	19,000 00	19,000 00
100 shares Southwark National Bank,	5,000 00	10,700 00
Gloucester County, N. J., bonds,	15, 000 00	15,000 00
Northern Pacific Railroad,	6,000 00	6,000 00
Iowa City & Western Railroad bonds,	20,000 00	21,000 00
National Water Works Company, New York,.	25,000 00	25,000 00
Delaware & Bound Brook Railroad bonds, .	8,000 00	8,400 00
Chicago & Western Indiana Railroad bonds, .	11,000 00	12,100 00
Pennsylvania Railroad Trust loan,	30,000 00	30,000 00
Columbus & Cincinnati Midland Railroad, .	25,000 00	21,875 00
125 shares Phila., Wilm. & Baltimore Railroad,	6,25 0 00	6,875 00
St. Paul, Minnesota & Manitoba Railroad,	2,000 00	2,240 00
Baltimore & Potomac Railroad,	123,000 00	151,425 00
Pennsylvania & New York Canal & Railroad,	37,000 00	37,740 00
West Jersey Railroad bonds,	14,000 00	15,820 00
Hest. Mantua & Fairmount Pass. Railway, .	10,000 00	· ·
Connecting Railroad bonds,	20,000 00	
Easton & Amboy Railroad bonds,	25, 000 00	
Lehigh Valley Railroad bonds,	40,000 00	
Elmira & Williamsport Railroad bonds,	10,000 00	
Phila., Wilm. & Balt. Trust Certificate bonds,.	25, 000 00	
New York, Lackawanna & Western Railroad,	25, 000 00	
West Jersey Railroad bonds,	25,000 00	
New York Central Railroad bonds,	25,000 00	
Harrisb'g, Portsm'th, Mt. Joy & Lan. R.R.,	25,000 00	
Lehigh Coal & Navigation Company bonds, .	10,000 00	
Northern Central Railroad,	15,000 00	
50 shares Continental Hotel Company,	5,000 00	
Steubenville & Indiana Railroad,	60,000 00	· ·
Pennsylvania Salt Manufacturing Co. bonds, .	47,000 00	
Camden & Atlantic Railroad bonds,	14,000 00	
Northern Central Railroad bonds,	14,000 00	
Philadelphia & Erie Railroad bonds,	10,000 00	
500 shares Mine Hill & Schuylkill Haven R.R.,	25,000 00	
25 shares Penn. Co. for Ins. on Lives, etc.,	2,500 00	
Lehigh Valley Coal Company bonds,	20,000 00	20,600 00

Baltimore & Ohio Railroad bonds,	Par Value. \$25,000 00	Market Value. \$25,250 00
Marthan Cantral Dallar I hands	35,000 00	38,720 00
River Front Railroad bonds,	16,000 00	16,000 00
Camden & Atlantic Railroad bonds,	11,000 00	11,550 00
Borough of Beaver, Penn., bonds,	23,400 00	24,570 00
Philadelphia & Reading Railroad,	91,000 00	101,165 00
St. Louis, Vandalia & Terre Haute R.R. bonds,	14,000 00	14,700 00
Pitts., Cincinnati & St. Louis-R.R. bonds,	52,000 00	60,320 00
City of Columbus, O., water works bonds,	25,000 00	25,750 00
Lehigh Valley Railroad bonds,	100,000 00	110,200 00
Girard Point Storage bonds,	50,000 00	42,500 00
Susquehanna Coal Company bonds,	10,000 00	11,700 00
Borough of Sewickly, Penn., school bonds, .	25,000 00	26,250 00
Dayton, O., city bonds,	25,000 00	28,850 00
Philadelphia & Baltimore Central R.R. bonds,	1,000 00	1,060 00
Monongahela City, Pa, sewer and street bonds,	18,000 00	19,260 00
Columbus, O., city bonds,	25,000 00	26,000 00
Warren & Franklin R. W. Co. bonds,	15,000 00	15,600 00
Pitts., Cincinnati & St. Louis Railroad,	7,000 00	8,120 00
Jacksonville & Southern R. W.,	4,000 00	3,000 00
Baltimore & Ohio Railroad,	13,000 00	15,990 00
· · · · · · · · · · · · · · · · · · ·		
	\$2,102,4 50 00 \$	2,316,659 75
Securities held as collateral for cash loans: —		
	Market Value.	Loaned Thereon.
O'' ID DITTI I TI		Loaned Inercon.
Citizens' Pass. R. W., Indianapolis, Ind.,	\$12,750 00 \	Loaned Inercon.
300 shares Central Railroad of New Jersey, .	\$12,750 00 \\ 26,700 00 \\	\$45,000 00
300 shares Central Railroad of New Jersey, . 300 " Insurance Co. of North America, .	\$12,750 00 \\ 26,700 00 \\ 6,150 00 \\	
 300 shares Central Railroad of New Jersey, 300 " Insurance Co. of North America, 100 " Philadelphia Traction Company, 	\$12,750 00 \\ 26,700 00 \\ 6,150 00 \\ 9,900 00 \\	\$45,000 00
300 shares Central Railroad of New Jersey, . 300 " Insurance Co. of North America, . 100 " Philadelphia Traction Company, . 400 " Philadelphia Traction Company, .	\$12,750 00 \\ 26,700 00 \\ 6,150 00 \\ 9,900 00 \\ 39,600 00	\$45,000 00 25,000 00
300 shares Central Railroad of New Jersey, . 300 " Insurance Co. of North America, . 100 " Philadelphia Traction Company, . 400 " Philadelphia Traction Company, . 150 " Record Publishing Company stock,	\$12,750 00 \\ 26,700 00 \\ 6,150 00 \\ 9,900 00 \\ 39,600 00 \\ 18,000 00	\$45,000 00 25,000 00 12,500 00
300 shares Central Railroad of New Jersey, . 300 " Insurance Co. of North America, . 100 " Philadelphia Traction Company, . 400 " Philadelphia Traction Company, . 150 " Record Publishing Company stock, Record Publishing Company bonds,	\$12,750 00 \\ 26,700 00 \\ 6,150 00 \\ 9,900 00 \\ 39,600 00 \\ 18,000 00 \\ 15,000 00	\$45,000 00 25,000 00 12,500 00 10,000 00
300 shares Central Railroad of New Jersey, 300 "Insurance Co. of North America, 100 "Philadelphia Traction Company, 400 "Philadelphia Traction Company, 150 "Record Publishing Company stock, Record Publishing Company bonds, 57 shares 13th & 15th Streets Pass. R'way Co.,	\$12,750 00 \\ 26,700 00 \\ 6,150 00 \\ 9,900 00 \\ 39,600 00 \\ 18,000 00 \\ 13,110 00 \\	\$45,000 00 25,000 00 12,500 00
300 shares Central Railroad of New Jersey, . 300 "Insurance Co. of North America, . 100 "Philadelphia Traction Company, . 400 "Philadelphia Traction Company, . 150 "Record Publishing Company stock, Record Publishing Company bonds, 57 shares 13th & 15th Streets Pass. R'way Co., Western New York & Pennsylvania R R., .	\$12,750 00 \\ 26,700 00 \\ 6,150 00 \\ 9,900 00 \\ 39,600 00 \\ 15,000 00 \\ 13,110 00 \\ 2,500 00 \\ \)	\$45,000 00 25,000 00 12,500 00 10,000 00
300 shares Central Railroad of New Jersey, . 300 "Insurance Co. of North America, . 100 "Philadelphia Traction Company, . 400 "Philadelphia Traction Company, . 150 "Record Publishing Company stock, Record Publishing Company bonds, 57 shares 13th & 15th Streets Pass. R'way Co., Western New York & Pennsylvania R R., . Philadelphia & Reading Railroad Co. bonds, .	\$12,750 00 \\ 26,700 00 \\ 6,150 00 \\ 9,900 00 \\ 39,600 00 \\ 15,000 00 \\ 13,110 00 \\ 2,500 00 \\ 2,520 00 \\\ \\ \end{array}	\$45,000 00 25,000 00 12,500 00 10,000 00
300 shares Central Railroad of New Jersey, 300 "Insurance Co. of North America, 100 "Philadelphia Traction Company, 400 "Philadelphia Traction Company, 150 "Record Publishing Company stock, Record Publishing Company bonds, 57 shares 13th & 15th Streets Pass. R'way Co., Western New York & Pennsylvania R R., Philadelphia & Reading Railroad Co. bonds, Newark Passenger & Railway Company,	\$12,750 00 \\ 26,700 00 \\ 6,150 00 \\ 9,900 00 \\ 39,600 00 \\ 15,000 00 \\ 13,110 00 \\ 2,520 00 \\ 2,040 00 \\\ \}	\$45,000 00 25,000 00 12,500 00 10,000 00
300 shares Central Railroad of New Jersey, 300 "Insurance Co. of North America, 100 "Philadelphia Traction Company, 400 "Philadelphia Traction Company, 150 "Record Publishing Company stock, Record Publishing Company bonds, 57 shares 13th & 15th Streets Pass. R'way Co., Western New York & Pennsylvania R R., Philadelphia & Reading Railroad Co. bonds, Newark Passenger & Railway Company, Pennsylvania Canal Company,	\$12,750 00 \\ 26,700 00 \\ 6,150 00 \\ 9,900 00 \\ 39,600 00 \\ 18,000 00 \\ 15,000 00 \\ 13,110 00 \\ 2,520 00 \\ 2,040 00 \\ 600 00	\$45,000 00 25,000 00 12,500 00 10,000 00
300 shares Central Railroad of New Jersey, 300 "Insurance Co. of North America, 100 "Philadelphia Traction Company, 400 "Philadelphia Traction Company, 150 "Record Publishing Company stock, Record Publishing Company bonds, 57 shares 13th & 15th Streets Pass. R'way Co., Western New York & Pennsylvania R R., Philadelphia & Reading Railroad Co. bonds, Newark Passenger & Railway Company, Pennsylvania Canal Company, 700 shares Union Pacific, Denver & Gulf R R.,	\$12,750 00 \\ 26,700 00 \\ 6,150 00 \\ 9,900 00 \\ 39,600 00 \\ 15,000 00 \\ 2,520 00 \\ 2,040 00 \\ 600 00 \\ 2,100 00 \\\ \}	\$45,000 00 25,000 00 12,500 00 10,000 00
300 shares Central Railroad of New Jersey, 300 "Insurance Co. of North America, 100 "Philadelphia Traction Company, 400 "Philadelphia Traction Company, 150 "Record Publishing Company stock, Record Publishing Company bonds, 57 shares 13th & 15th Streets Pass. R'way Co., Western New York & Pennsylvania R R., Philadelphia & Reading Railroad Co. bonds, Newark Passenger & Railway Company, Pennsylvania Canal Company, 700 shares Union Pacific, Denver & Gulf R R., 700 "Philadelphia & Reading Railroad,	\$12,750 00 \\ 26,700 00 \\ 6,150 00 \\ 9,900 00 \\ 39,600 00 \\ 15,000 00 \\ 2,500 00 \\ 2,040 00 \\ 600 00 \\ 2,100 00 \\ 4,550 00 \\ \end{array}	\$45,000 00 25,000 00 12,500 00 10,000 00
300 shares Central Railroad of New Jersey, 300 "Insurance Co. of North America, 100 "Philadelphia Traction Company, 400 "Philadelphia Traction Company, 150 "Record Publishing Company stock, Record Publishing Company bonds, 57 shares 13th & 15th Streets Pass. R'way Co., Western New York & Pennsylvania R R., Philadelphia & Reading Railroad Co. bonds, Newark Passenger & Railway Company, Pennsylvania Canal Company, 700 shares Union Pacific, Denver & Gulf R R., 700 "Philadelphia & Reading Railroad, 400 "North American Company,	\$12,750 00) 26,700 00 ; 6,150 00 ; 9,900 00) 39,600 00 ; 18,000 00 ; 15,000 00 ; 2,500 00) 2,520 00 ; 2,040 00 ; 600 00 ; 2,100 00 ; 4,550 00 ; 1,200 00]	\$45,000 00 25,000 00 12,500 00 10,000 00 10,000 00
300 shares Central Railroad of New Jersey, 300 "Insurance Co. of North America, 100 "Philadelphia Traction Company, 400 "Philadelphia Traction Company, 150 "Record Publishing Company stock, Record Publishing Company bonds, 57 shares 13th & 15th Streets Pass. R'way Co., Western New York & Pennsylvania R R., Philadelphia & Reading Railroad Co. bonds, Newark Passenger & Railway Company, Pennsylvania Canal Company, 700 shares Union Pacific, Denver & Gulf R R., 700 "Philadelphia & Reading Railroad, 400 "North American Company, 250 "Northern Pacific Railroad,	\$12,750 00 \\ 26,700 00 \\ 6,150 00 \\ 9,900 00 \\ 39,600 00 \\ 18,000 00 \\ 15,000 00 \\ 2,500 00 \\ 2,520 00 \\ 2,040 00 \\ 600 00 \\ 2,100 00 \\ 4,550 00 \\ 1,200 00 \\ 875 00 \\	\$45,000 00 25,000 00 12,500 00 10,000 00
300 shares Central Railroad of New Jersey, 300 "Insurance Co. of North America, 100 "Philadelphia Traction Company, 400 "Philadelphia Traction Company, 150 "Record Publishing Company stock, Record Publishing Company bonds, 57 shares 13th & 15th Streets Pass. R'way Co., Western New York & Pennsylvania R R., Philadelphia & Reading Railroad Co. bonds, Newark Passenger & Railway Company, Pennsylvania Canal Company, 700 shares Union Pacific, Denver & Gulf R R., 700 "Philadelphia & Reading Railroad, 400 "North American Company, 250 "Northern Pacific Railroad, 200 "Texas & Pacific Railroad,	\$12,750 00 \\ 26,700 00 \\ 6,150 00 \\ 9,900 00 \\ 39,600 00 \\ 15,000 00 \\ 2,500 00 \\ 2,040 00 \\ 600 00 \\ 2,100 00 \\ 4,550 00 \\ 1,200 00 \\ 875 00 \\ 1,800 00 \\ \}	\$45,000 00 25,000 00 12,500 00 10,000 00 10,000 00
300 shares Central Railroad of New Jersey, 300 "Insurance Co. of North America, 100 "Philadelphia Traction Company, 400 "Philadelphia Traction Company, 150 "Record Publishing Company stock, Record Publishing Company bonds, 57 shares 13th & 15th Streets Pass. R'way Co., Western New York & Pennsylvania R R., Philadelphia & Reading Railroad Co. bonds, Newark Passenger & Railway Company, Pennsylvania Canal Company, 700 shares Union Pacific, Denver & Gulf R R., 700 "Philadelphia & Reading Railroad, 400 "North American Company, 250 "Northern Pacific Railroad, 200 "Texas & Pacific Railroad, 200 "Pitts., Cin., Chic. & St. Louis R.R.,	\$12,750 00 \\ 26,700 00 \\ 6,150 00 \\ 9,900 00 \\ 39,600 00 \\ 15,000 00 \\ 2,500 00 \\ 2,520 00 \\ 2,040 00 \\ 600 00 \\ 2,100 00 \\ 4,550 00 \\ 1,200 00 \\ 875 00 \\ 1,800 00 \\ 3,000 00 \\ 3,000 00 \\ \end{array}	\$45,000 00 25,000 00 12,500 00 10,000 00 10,000 00
300 shares Central Railroad of New Jersey, 300 "Insurance Co. of North America, 100 "Philadelphia Traction Company, 400 "Philadelphia Traction Company, 150 "Record Publishing Company stock, Record Publishing Company bonds, 57 shares 13th & 15th Streets Pass. R'way Co., Western New York & Pennsylvania R R., Philadelphia & Reading Railroad Co. bonds, Newark Passenger & Railway Company, Pennsylvania Canal Company, 700 shares Union Pacific, Denver & Gulf R R., 700 "Philadelphia & Reading Railroad, 400 "North American Company, 250 "Northern Pacific Railroad, 200 "Texas & Pacific Railroad, 200 "Pitts., Cin., Chic. & St. Louis R.R., 100 "Wheeling & Lake Erie Railroad,	\$12,750 00 \\ 26,700 00 \\ 6,150 00 \\ 9,900 00 \\ 39,600 00 \\ 15,000 00 \\ 2,520 00 \\ 2,040 00 \\ 600 00 \\ 2,100 00 \\ 4,550 00 \\ 1,200 00 \\ 3,000 00 \\ 3,000 00 \\ 950 00 \\ \end{array}	\$45,000 00 25,000 00 12,500 00 10,000 00 10,000 00
300 shares Central Railroad of New Jersey, 300 "Insurance Co. of North America, 100 "Philadelphia Traction Company, 400 "Philadelphia Traction Company, 150 "Record Publishing Company stock, Record Publishing Company bonds, 57 shares 13th & 15th Streets Pass. R'way Co., Western New York & Pennsylvania R R., Philadelphia & Reading Railroad Co. bonds, Newark Passenger & Railway Company, Pennsylvania Canal Company, 700 shares Union Pacific, Denver & Gulf R R., 700 "Philadelphia & Reading Railroad, 400 "North American Company, 250 "Northern Pacific Railroad, 200 "Texas & Pacific Railroad, 200 "Pitts., Cin., Chic. & St. Louis R.R., 100 "Wheeling & Lake Erie Railroad, 100 "Lake Erie & Western Railroad,	\$12,750 00 \\ 26,700 00 \\ 6,150 00 \\ 9,900 00 \\ 39,600 00 \\ 15,000 00 \\ 2,520 00 \\ 2,040 00 \\ 600 00 \\ 2,100 00 \\ 4,550 00 \\ 1,200 00 \\ 875 00 \\ 1,800 00 \\ 3,000 00 \\ 950 00 \\ 1,600 \\ 1,600 \	\$45,000 00 25,000 00 12,500 00 10,000 00 10,000 00
300 shares Central Railroad of New Jersey, 300 "Insurance Co. of North America, 100 "Philadelphia Traction Company, 400 "Philadelphia Traction Company, 150 "Record Publishing Company stock, Record Publishing Company bonds, 57 shares 13th & 15th Streets Pass. R'way Co., Western New York & Pennsylvania R R., Philadelphia & Reading Railroad Co. bonds, Newark Passenger & Railway Company, Pennsylvania Canal Company, 700 shares Union Pacific, Denver & Gulf R R., 700 "Philadelphia & Reading Railroad, 400 "North American Company, 250 "Northern Pacific Railroad, 200 "Texas & Pacific Railroad, 200 "Pitts., Cin., Chic. & St. Louis R.R., 100 "Wheeling & Lake Erie Railroad, 100 "Lake Erie & Western Railroad,	\$12,750 00 \\ 26,700 00 \\ 6,150 00 \\ 9,900 00 \\ 39,600 00 \\ 15,000 00 \\ 2,520 00 \\ 2,040 00 \\ 600 00 \\ 2,100 00 \\ 4,550 00 \\ 1,200 00 \\ 3,000 00 \\ 3,000 00 \\ 950 00 \\ \end{array}	\$45,000 00 25,000 00 12,500 00 10,000 00 10,000 00
300 shares Central Railroad of New Jersey, 300 "Insurance Co. of North America, 100 "Philadelphia Traction Company, 400 "Philadelphia Traction Company, 150 "Record Publishing Company stock, Record Publishing Company bonds, 57 shares 13th & 15th Streets Pass. R'way Co., Western New York & Pennsylvania R R., Philadelphia & Reading Railroad Co. bonds, Newark Passenger & Railway Company, Pennsylvania Canal Company, 700 shares Union Pacific, Denver & Gulf R R., 700 "Philadelphia & Reading Railroad, 400 "North American Company, 250 "Northern Pacific Railroad, 200 "Texas & Pacific Railroad, 200 "Pitts., Cin., Chic. & St. Louis R.R., 100 "Wheeling & Lake Erie Railroad, 100 "Lake Erie & Western Railroad, 236 "Louisville, New Albany & Chi. R.R., 65 "Atchison, Topeka & Santa Fé R.R.,	\$12,750 00 \\ 26,700 00 \\ 6,150 00 \\ 9,900 00 \\ 39,600 00 \\ 15,000 00 \\ 2,500 00 \\ 2,520 00 \\ 2,040 00 \\ 4,550 00 \\ 1,200 00 \\ 875 00 \\ 1,800 00 \\ 3,000 00 \\ 2,330 50 \end{array}	\$45,000 00 25,000 00 12,500 00 10,000 00 10,000 00
300 shares Central Railroad of New Jersey, 300 "Insurance Co. of North America, 100 "Philadelphia Traction Company, 400 "Philadelphia Traction Company, 150 "Record Publishing Company stock, Record Publishing Company bonds, 57 shares 13th & 15th Streets Pass. R'way Co., Western New York & Pennsylvania R R., Philadelphia & Reading Railroad Co. bonds, Newark Passenger & Railway Company, Pennsylvania Canal Company, 700 shares Union Pacific, Denver & Gulf R R., 700 "Philadelphia & Reading Railroad, 400 "North American Company, 250 "Northern Pacific Railroad, 200 "Texas & Pacific Railroad, 200 "Pitts., Cin., Chic. & St. Louis R.R., 100 "Wheeling & Lake Erie Railroad, 100 "Lake Erie & Western Railroad, 236 "Louisville, New Albany & Chi. R.R., 65 "Atchison, Topeka & Santa Fé R.R.,	\$12,750 00 \\ 26,700 00 \\ 6,150 00 \\ 9,900 00 \\ 39,600 00 \\ 18,000 00 \\ 15,000 00 \\ 2,520 00 \\ 2,520 00 \\ 2,040 00 \\ 600 00 \\ 2,100 00 \\ 4,550 00 \\ 1,200 00 \\ 3,000 00 \\ 3,000 00 \\ 1,600 00 \\ 2,330 50 \\ 260 00 \\	\$45,000 00 25,000 00 12,500 00 10,000 00 10,000 00

	Market Value. Loaned Thereon.
Philadelphia & Reading Railroad Company, .	\$420 00)
Texas & Pacific Railroad Company,	780 00
Northern Pacific Railroad Company,	810 00
Perkiomen Railroad Company,	980 00
Newark Passenger Railway Company,	1,020 00
750 shares North American Company,	2,250 00
600 " Philadelphia & Reading R.R. Co., .	3,900 00
200 " Northern Pacific Railroad Co., .	700.00
137 " People's Traction Company,	7,261 00 } \$25,000 00
100 " Union Pacific Railroad Company, .	1,100 00
100 " Texas & Pacific Railroad Co., .	900 00
80 " Southern Railway Company,	840 00
50 " Metropolitan Traction Company,	5,300 00
20 "Baltimore Traction Company, .	330 00
_ •	
20 Hundington & Broad Top Mr. 16.16.,	680 00
5 " Guarantee Trust & Safe Deposit, .	1,025 00)
	\$197,516 50 \$152,500 00
SUMMARY OF ASSETS DEC.	31, 1894.
Cash value of unencumbered real estate,	\$285,000 00
Loans on mortgage of real estate (first liens*),	250,608 00
Interest due or accrued thereon,	3,759 12
Stocks and bonds, as per schedule,	2,316,659 75
Loans on collateral security, as per schedule,.	152,500 00
Cash in the office of the company,	3,933 14
Cash deposited in bank,	102,736 41
Interest due and accrued,	567 34
Premiums in course of collection (gross), .	71,083 40
· Gross assets, · · · · · · ·	\$3,186,847 16
	#0,100,011 10
Liabilities.	212 222 24
Losses adjusted, unpaid,	\$12,228 91
claimed and reported,	14,118 00
disputed or resisted,	2,400 00
Total amount of losses,	\$28,746 91
Less reinsurance.	2,181 58
	2,101 00
Net amount of unpaid losses,	\$26,565 33
Unearned premiums on outstanding risks, .	477,446 56
Reclaimable on perpetual fire policies,	1,218,573 06
Dividends to stockholders, unpaid,	300 00
Commissions and brokerage,	9,726 14
Reinsurance disallowed,	681 58
Gross liabilities, except capital,	1,733,292 67
Surplus as regards policy-holders,	\$1,453,554 49
Paid-up capital,	400,000 00
Surplus over capital,	\$1,053,554 49
* Total value of property mortgaged, Amount of insurance held as collateral, .	\$834,745 00 436,733 00

INCOME.	
Fire premiums outstanding Dec. 31, 1893, . \$73,025 81	
Premiums on risks written or renewed, 619,019 35	
Total,	
Premiums now in course of collection, 71,083 40	
Entire premiums collected, \$620,961 76	
Less reinsurance and return premiums, 107,294 69	
	3,667 07
•	16,615 78
	24,746 22
	8,497 77
	2,346 98
Deposits received for perpetual fire risks, . \$13,535 40	,
Gross cash income,	5 878 89
	0,010 02
EXPENDITURES.	
Cash paid for fire losses, \$286,574 62	
Deduct salvage and reinsurance, 20,438 53	20 100 00
•	66,136 09
	00,060 00
*	94,304 11
	37,550 00
	21,059 19
· · · · · · · · · · · · · · · · · · ·	34,468 30
for expenses on real estate, '	4,391 38
Deposits returned on perpetual fire risks, \$41,365 94	
Gross cash expenditures,	7,969 07
RISKS AND PREMIUMS.	
	Premiums.
• • • • • • • • • • • • • • • • • • • •	9,135 52 19,019 35
Fire risks written during 1894,	9,019 33
Total, \$135,499,607 00 \$1,56	8,154 87
Deduct risks expired and terminated, . 51,646,348 00 59	8,411 98
In force at end of year, \$83,853,259 00 \$96	9,742 89
	37,694 57
Net amount in force, \$80,560,812 00 \$98	32,048 32
Perpetual risks in force (not included above), 58,613,048 00 1,32	2,025 64
MISCELLANEOUS.	
Premiums received from organization of company, . \$29,62	3,081 00
	5,601 00
	2,663 00
	4,000 00
	0,000 00
	5,200 00

"GERMAN-AMERICAN INSURANCE COMPANY," NEW YORK.

[Incorporated March, 1872. Commenced business March 7, 1872.]

PAID-UP CAPITAL, \$1,000,000.

EMIL OELBERMANN, President.

WILLIAM S. NEWELL, Secretary.

	Par Value.	Market Value.
United States bonds,	\$ 610,000 00	\$ 693,258 00
New York City bonds,	927,784 00	928,784 00
Brooklyn City bonds,	75, 000 00	75,000 00
St. Louis, Mo., bonds,	100,000 00	108,000 00
Portland, Ore., water bonds,	50,000 00	55,000 00
Atlanta, Ga, bonds,	25,000 00	25,000 00
Nashville, Tenn., water bonds,	25,000 00	26,250 00
Albany & Susquehanna R.R. bonds,	75, 000 00	88,875 00
Chicago, Rock Island & Pacific R R. bonds, .	150,000 00	164,750 00
Chicago, Milwaukee & St. Paul R.R. bonds, .	130,000 00	1 46,750 00
Chicago & Northwestern R.R. bonds,	155,000 00	173,025 00
Chicago, Burlington & Quincy R R. bonds, .	55, 000 00	54,450 00
Central Pacific R.R. bonds,	50,000 00	51,120 00
Columbus, Hock. Valley & Toledo R.R. bonds,	25, 000 00	22,000 00
Erie R.R. bonds,	100,000 00	131,000 00
Kansas Pacific R.R. bonds.	50,000 00	53,343 00
Little Miami R.R. bonds,	25,000 00	27,500 00
Louisville & Nashville R.R. bonds,	24,000 00	27,720 00
Missouri Pacific Railroad bonds,	50,000 00	48,000 00
New York, New Haven & Hartford R.R.,	15,600 00	21,372 00
N. Y., Lackawanna & Western R.R. bonds, .	100,000 00	132,000 00
N. Y., Susquehanna & Western R.R. bonds, .	25,000 00	26,875 00
New York Central Railroad bonds,	100,000 00	108,500 00
New York, Chicago & St. Louis R.R. bonds, .	45,000 00	46,125 00
Erie Railroad bonds,	25,000 00	16,250 00
Pennsylvania Company bonds,	55,000 00	60,045 00
St. Louis, Kansas City & Northern R.R. bonds,	60,000 00	62,625 00
St. Paul, Minn. & Manitoba Railroad bonds, .	30,000 00	35,250 00
Syracuse, Binghamton & N. Y. R.R. bonds, .	30,000 00	39,000 00
Union Pacific Railroad bonds,	50,000 00	52,577 00
Allegheny Street Railway bonds,	25,000 00	25,000 00
Minneapolis, L. & M. Street Railway bonds, .	25,000 00	25,000 00
Troy (N. Y.) City Railway bonds,	25,000 00	25,000 00
Underwriters' Prot Asso. of Newark, N. J., b'ds,	1,000 00	1,000 00
Western Union Telegraph Company bonds, .	25,000 00	26,500 00
Maryland Steel Company bonds,	50,000 00	50,000 00
100 shares Albany & Susquehanna Railroad,	10,000 00	16,700 00
1,350 " Chie., Rock Island & Pacific R.R.,	135,000 00	82,689 00
2,000 "Clev., Cin., Chic. & St. Louis R.R.,	200,000 00	168,000 00
1,000 " Cayuga & Susquehanna R.R., .	30,000 00	48,000 00

500 shares Chic., Milwaukee & St. Paul R R.,	Par Valu		Market Valu	
	\$50,000		\$58,750 0	
100 " Chicago & Northwestern R.R., .	100,000		119,190 0	
200 " Det., Hillsdale & Southw'n R.R.,	20,000		19,000 0	
1,200 " Morris & Essex Rallroad,	60,000		97,800 0	
2,633 " New York & Harlem River R.R.,	131,650		340,974	
392 " N. Y., N. H. & Hartford R R., .	39,200		75,656	
200 " N. Y, Lack. & Western R.R.,	20,000		23,200 0	
North Carolina Home Insurance Co. stock, .	15,015		15,015 0	
2,550 shares Pennsylvania Railroad,	127,500	00	128,775	0
500 " Rensselaer & Saratoga Railroad,	50,000	00	90,000 0	0
300 " St. Paul, Minn. & Manitoba, .	30,000	00	32,850	0
100 " American Exchange Nat'l Bank, .	10,000	00	15,500 0	0
200 " Central National Bank,	20,000	00	24,000 0	0
175 "Bank of America,	17,500	00	35,000 (0
200 "Bank of Commerce,	20,000	00	35,600 (0(
200 " Fourth National Bank,	20,000	00	37,000 0	0
221 " German-American Bank,	16,575	00	19,227	0(
1,000 " Consolidated Gas Company, .	100,000	00	130,500	00
300 " New York Mutual Gaslight Co., .	30,000	00	45,900 (0(
500 "Standard Oil Trust,	50,000	00	84,500 (00
10 " Underwriters' Salvage Company,	1,000	00	1,000)()
440 " Western Union Telegraph Co., .	44,000	00	38,280 0	0(
	\$4,735,824	00	\$5,436,050	20
Commence Assess Dec	•			
SUMMARY OF ASSETS DEC.	31, 1894.			
Cash value of unencumbered real estate,	31, 1894. \$25,000	00	• • •	
Cash value of unencumbered real estate, . Stocks and bonds, as per schedule,	31, 1894. \$25,000 5,436,050	00	.,,	
Cash value of unencumbered real estate, Stocks and bonds, as per schedule, Cash in the office of the company,	31, 1894. \$25,000 5,436,050 2,885	00 00 82	. , ,	
Cash value of unencumbered real estate, Stocks and bonds, as per schedule, Cash in the office of the company, Cash deposited in bank,	31, 1894. \$25,000 5,436,050 2,885 437,366	00 00 82 00		
Cash value of unencumbered real estate, Stocks and bonds, as per schedule, Cash in the office of the company, Cash deposited in bank, Interest due and accrued,	31, 1894. \$25,000 5,436,050 2,885 437,366 6,100	00 00 82 00 00		
Cash value of unencumbered real estate, Stocks and bonds, as per schedule, Cash in the office of the company, Cash deposited in bank, Interest due and accrued, Premiums in course of collection (gross),	31, 1894. \$25,000 5,436,050 2,885 437,366	00 00 82 00 00 01		
Cash value of unencumbered real estate, Stocks and bonds, as per schedule, Cash in the office of the company, Cash deposited in bank, Interest due and accrued, Premiums in course of collection (gross), Gross assets,*	31, 1894. \$25,000 5,436,050 2,885 437,366 6,100	00 00 82 00 00 01	\$ 6,240,098 8	33
Cash value of unencumbered real estate, Stocks and bonds, as per schedule, Cash in the office of the company, Cash deposited in bank, Interest due and accrued, Premiums in course of collection (gross),	31, 1894. \$25,000 5,436,050 2,885 437,366 6,100	00 00 82 00 00 01		83
Cash value of unencumbered real estate, Stocks and bonds, as per schedule, Cash in the office of the company, Cash deposited in bank, Interest due and accrued, Premiums in course of collection (gross), Gross assets,*	31, 1894. \$25,000 5,436,050 2,885 437,366 6,100	00 00 82 00 00 01	\$ 6,240,098 8	83
Cash value of unencumbered real estate, Stocks and bonds, as per schedule, Cash in the office of the company, Cash deposited in bank, Interest due and accrued, Premiums in course of collection (gross), Gross assets,* Deduct special deposits in other States, Balance, Liabilities.	31, 1894. \$25,000 5,436,050 2,885 437,366 6,100 332,697	00 00 82 00 00 01	\$6,240,098 8 129,600 0	33
Cash value of unencumbered real estate, Stocks and bonds, as per schedule, Cash in the office of the company, Cash deposited in bank, Interest due and accrued, Premiums in course of collection (gross), Gross assets,* Deduct special deposits in other States, Balance, Liabilities. Losses adjusted, unpaid,	31, 1894. \$25,000 5,436,050 2,885 437,366 6,100 332,697	00 00 82 00 00 01	\$6,240,098 8 129,600 0	33
Cash value of unencumbered real estate, Stocks and bonds, as per schedule, Cash in the office of the company, Cash deposited in bank, Interest due and accrued, Premiums in course of collection (gross), Gross assets,* Deduct special deposits in other States, Balance, LIABILITIES. Losses adjusted, unpaid, claimed and reported,	\$1, 1894. \$25,000 5,436,050 2,885 437,366 6,100 332,697 	00 00 82 00 00 01 	\$6,240,098 8 129,600 0	33
Cash value of unencumbered real estate, Stocks and bonds, as per schedule, Cash in the office of the company, Cash deposited in bank, Interest due and accrued, Premiums in course of collection (gross), Gross assets,* Deduct special deposits in other States, Balance, Liabilities. Losses adjusted, unpaid,	31, 1894. \$25,000 5,436,050 2,885 437,366 6,100 332,697	00 00 82 00 00 01 	\$6,240,098 8 129,600 0	33
Cash value of unencumbered real estate, Stocks and bonds, as per schedule, Cash in the office of the company, Cash deposited in bank, Interest due and accrued, Premiums in course of collection (gross), Gross assets,* Deduct special deposits in other States, Balance, LIABILITIES. Losses adjusted, unpaid, claimed and reported, disputed or resisted,	\$1, 1894. \$25,000 5,436,050 2,885 437,366 6,100 332,697 	00 00 82 00 00 01 -	\$6,240,098 8 129,600 0	33
Cash value of unencumbered real estate, Stocks and bonds, as per schedule, Cash in the office of the company, Cash deposited in bank, Interest due and accrued, Premiums in course of collection (gross), Gross assets,* Deduct special deposits in other States, Balance, LIABILITIES. Losses adjusted, unpaid, claimed and reported,	\$1, 1894. \$25,000 5,436,050 2,885 437,366 6,100 332,697 	00 00 82 00 00 01 -	\$6,240,098 8 129,600 0	33
Cash value of unencumbered real estate, Stocks and bonds, as per schedule, Cash in the office of the company, Cash deposited in bank, Interest due and accrued, Premiums in course of collection (gross), Gross assets,* Deduct special deposits in other States, Balance, LIABILITIES. Losses adjusted, unpaid, claimed and reported, disputed or resisted, Total amount of losses,	\$1, 1894. \$25,000 5,436,050 2,885 437,366 6,100 332,697 \$105,374 374,243 35,171 \$514,788	00 00 82 00 00 01 	\$6,240,098 8 129,600 0	83

^{*} Including \$500,000 special reserve fund held under New York law.

Commissions and brokerage, Reinsurance disallowed,		\$ 79,910 679			
Gross liabilities, except capital, Deduct liability on special deposits,	•	384,403 83,380	63	\$3,301,022 60	0
Surplus as regards policy-holders, . Paid-up capital,				\$2,809,476 23 1,000,000 00	0
Surplus over capital,		• •	•	\$1,809,476 2	
Income					
Fire premiums outstanding Dec. 31, 1893		418,808	86		
Premiums on risks written or renewed,		290,562	95		
Total,	. \$4.	709,371			
Premiums now in course of collection,		332,697			
Entire premiums collected,	. \$4.	376,674	80		
Less reinsurance and return premiums,					
Net cash fire premiums received,					
Interest and dividends received from all	ources, .	•	•	241,224 6	9
Gross cash income,			•	\$3,396,185 0	9
Expenditi	DEC				
Cash paid for fire losses,		190 509	79		
Deduct salvage and reinsurance,					
Net cash paid for fire losses,				\$1,903,207 9	8
Cash dividends paid,			•	200,000 0	
for commissions and brokerage					
for salaries of officers and emp	oloyees,		•		
for State and local taxes,.			•	73,627 8	
for incidentals,	•	•	•	218,879 9	4
Gross cash expenditures,	•	• •		\$3,142,255 8	1
RISKS AND PR	EMIUMS.				
				Premiums.	
Fire risks outstanding Dec. 31, 1893, .				\$5,388,630 2	
Fire risks written during 1894,	. 399,	339,611	00	4,290,562 9	5
Total,	. \$955,	004,913	00	\$9,679,193 2	1
Deduct risks expired and terminated, .				3,999,939 5	
In force at end of year,	. \$583.	367,224	00	\$ 5,679,253 6	9
Deduct amount reinsured,		382,017		-	
Net amount in force,	. \$567,	985,207	00	\$5,509,733 1	8

Premiums received from organization of company,	.\$40,972,290 0	0
Losses paid from organization of company,	. 21,598,259 0	0
Fire losses incurred during the year,	. 1,853,846 0	0
Cash dividends declared from organization of company,	. 3,140,000 0	0
Dividends declared during the year (20 per cent.),	. 200,000 0	0
Company's stock owned by directors,	. 280,100 0	0

"GERMANIA FIRE INSURANCE COMPANY," NEW YORK, N. Y.

[Incorporated March 2, 1859. Commenced business March 2, 1859.]

PAID-UP CAPITAL, \$1,000,000.

HUGO SCHUMANN, President.

CHARLES RUYKHAVER, Secretary.

	Par Valu	
United States bonds,	\$950,000	00 \$1,092,500 00
Chicago & Northwestern Railway Co. bonds, .	36,000	00 39,600 00
Cleve., Col., Cin. & Indianapolis R.R. bonds, .	25,000	00 30,625 00
Denver & Rio Grande Railroad bonds,	25,000	00 20,562 50
Dry Dock, East B'way & Battery R.R. bonds, .	10,000	00 11,300 00
Fargo & Southern Railway bonds,	20,000	00 23,600 00
Flint & Père Marquette Railroad bonds,	25,000	00 21,250 00
Georgia State bonds,	25,000	00 24,625 00
Hannibal & St. Jo. Railroad bonds,	25,000	00 30,000 00
Harlem & Port Chester Railroad bonds,	10,000	00 12,700 00
Kentucky Central Railway bonds,	25,000	00 20,562 50
Long Island Railroad bonds,	15,000	00 17,550 00
Louisville, New Albany & Chicago R.R. bonds,	7,000	7,700 00
Michigan Central Railroad bonds,	20,000	00 23,000 00
Milwaukee & Northern Railroad bonds,	25,000	00 29,250 00
Milwaukee & St Paul Railway bonds,	15,000	00 18,900 00
Mississippi State bonds,	20,000	00 20,000 00
Morris & Essex Railroad bonds,	5,000	00 5,950 00
N.Y., Brooklyn & Manhattan Beach R'y bonds,	25,000	00 23,875 00
N. Y. Central & Hudson River R'y bonds,	25,000	00 27,250 00
Northern Pacific Railroad bonds,	50,000	00 58,125 00
Pennsylvania Company bonds,	50,000	56,500 00
Richmond City bonds,	52,100	00 52,600 00
Rome, Watertown & Ogdensburg R.R. bonds,	10,000	00 11,900 00
St. Paul, Minn. & Manitoba Railway bonds, .	31,000	00 32,162 50
St. Paul & Northern Pacific Railroad bonds, .	16,000	00 18,720 00
Third Avenue Railroad Company bonds,	25,000	30,000 00
Toledo & Ohio Central Railway bonds,	35,000	00 39,025 00
Underwriters' Protective Asso. of Newark, .	1,000	00 1,000 00
Union Elevated Railroad, Brooklyn, bonds, .	15,000	00 13,200 00
Wabash Railroad bonds,	25,000	00 26,187 50

Consolidated Gas Company stock,	Par Va \$25,000		Market Value. \$32,750 00
Broadway & Seventh Avenue R.R. stock,	• \$25,000 • 6,500		12,285 00
Chicago & Alton Railroad stock,	10,000		14,600 00
	25,000		29,375 00
Chicago, Milwaukee & St Paul R.R. stock,			86,100 00
Chicago & Northwestern Railway Co. stock,	25,000		28,125 00
Chic., St. Paul, Minn. & Omaha R'y stock,	1,000		1,000 00
Underwriters' Salvage Company stock, .	70,000		88,200 00
Delaware & Hudson Canal Company stock,			11,085 94
German-American Bank stock,	9,375		
Lake Shore & Michigan Southern R'y stock,			80,700 00
Manhattan Elevated Railroad stock,	. 10,000		10,500 00
National Park Bank stock,	5,000		14,000 00
N. Y Central & Hudson River R.R. stock,	. 60,000		59,550 00
Pennsylvania Railroad stock,	. 51,000		52,785 00
Pullman's Palace Car Co. stock,	. 10,000		15,400 00
Rome, Watertown & Ogdensburg R.R. stock,			29,125 00
Western Union Telegraph Company stock,	. 30,000	00	26,175 00
	Q9 195 075	00	\$2,431,975 94
		00	\$2, 101,010 01
Securities held as collateral for cash loans:	— Market Va	lno.	Loaned Thereon.
Morris & Essex Railroad Co. bonds, .	. \$9,400		\$2,600 00
	,		,
SUMMARY OF ASSETS DEC	c. 31, 1894.		
Cash value of unencumbered real estate,	. \$454,976	41	
Loans on mortgage of real estate (first liens*)	, 270,000	00	
Interest due or accrued thereon,	. 5,084	37	
Stocks and bonds, as per schedule,	. 2,431,975	94	
Loans on collateral security, as per schedule,	. 2,600	00	
Cash in the office of the company,	. 2,521	01	
Cash deposited in bank and with managers,	. 69,103	04	
Interest due and accrued,		00	
Premiums in course of collection (gross),	. 192,020	34	
Rents due and accrued,	3,494		
Gross assets,			\$3,431,840 32
Deduct special deposits in other States, .			77,225 00
Towns a position of the control of t		·	
Balance,			\$ 3,354,615 32
LIABILITIES.	#94 C9C	70	
Losses adjusted, unpaid,	. \$34,636		
claimed and reported,	28,611		
disputed or resisted,	22,099	50	
Total amount of losses,	\$85,347	39	
Less reinsurance,	18,399		
2000 10111201100100,			
Net amount of unpaid losses,	. \$66,947	84	
* Value of lands mortgaged,		\$181	250 00
Value of buildings thereon,			000 00
Amount of insurance held as collateral, .			000 00

Unearned premiums on outstanding risks, . \$1,179,716 70 Commissions and brokerage,	1
Gross liabilities, except capital, \$1,334,827 5. Deduct liability on special deposits,	
Surplus as regards policy-holders,	. \$2,027,233 54
Surplus over capital,	. \$1,027,233 54
Income.	
Fire premiums outstanding Dec. 31, 1893, . \$220,934 0	7
Premiums on risks written or renewed, 1,568,430 5	
Total,	9
Premiums now in course of collection, 192,020 3	4
Entire premiums collected, \$1,597,344 2	5
Less reinsurance and return premiums, 477,323 0	9
•	- \$1,120,021 16
	. 11,040 83
Interest and dividends received from all other sources, .	. 112,920 19
Gross cash income,	. \$1,243,982 18
Expenditures.	
Cash paid for fire losses,	
Deduct salvage and reinsurance, 89,141 5	4
Net cash paid for fire losses,	\$ 530,616 58
Çash dividends paid,	. 100,000 00
Cash paid for commissions and brokerage,	. 184,682 10
for salaries of officers and employees,	. 122,920 77
for State and local taxes,	
for incidentals,	83,049 54
Gross cash expenditures,	. \$1,046,052 90
RISKS AND PREMIUMS.	Premiums.
Fire risks outstanding Dec. 31, 1893, . \$287,695,729 0	0 \$2,444,568 37
	0 1,568,430 52
Total,	0 \$4,012,998 89
· · · · · · · · · · · · · · · · · · ·	0 1,504,611 13
In force at end of year, \$295,561,739 0	0 \$2,508,387 76
•	0 240,628 82
Net amount in force, \$272,841,150 0	0 \$2,267,758 94

Premiums received from organization of company, .	\$28,364,757 00
Losses paid from organization of company,	14,418,673 00
Fire losses incurred during the year,	. 482,012 00
Cash dividends declared from organization of company,	. 2,601,000 00
Dividends declared during the year (10 per cent.),	. 100,000 00
Company's stock owned by directors,	. 181,450 00

"GIRARD FIRE AND MARINE INSURANCE COMPANY," PHILADELPHIA, PA.

[Incorporated March, 1853. Commenced business May, 1853.] PAID-UP CAPITAL, \$300,000.

ALFRED S. GILLETT, President.

EDWIN F. MERRILL, Secretary

Denistra Carantania on Caranta	Larn Pourna	
DETAILED STATEMENT OF STOCKS	Par Value.	Market Value.
United States bonds,	\$72,000 00	\$82,800 00
Louisville city bonds,	10,000 00	12,000 00
St. Louis county bonds,	10,000 00	12,000 00
Seattle city bonds,	50,000 00	53,000 00
Georgia State bonds,	25,000 00	27,437 50
Minnesota school bonds,	8,000 00	8,120 00
Norfolk & Western Railroad,	15,000 00	15,000 00
Connecting Railroad bonds,	10,000 00	12,000 00
Pennsylvania Railroad Company,	25,000 00	28,450 00
Phila., Wilmington & Baltimore R.R. bonds, .	70,000 00	72,500 00
Pitts., Air, Chicago & St. Louis R.R. Co. bonds,	10,000 00	10,550 00
Delaware Railroad Company bonds,	6,000 00	6,435 00
Phila & Reading Railroad bonds,	2,000 00	290 00
Lehigh Coal & Navigation Company bonds, .	16,000 00	16,450 00
North Pennsylvania Railroad bonds,	5,000 00	6,325 00
Lehigh Valley Railroad Company,	35,000 00	31,100 00
Philadelphia & Darby Pass. Railroad stock,	2,250 00	1,485 00
Zanesville & Ohio Railroad bonds,	10,000 00	2,000 00
Lower Merion Gas Company bonds,	8,000 00	8,166 67
Holmesburg Water Company bonds,	1,000 00	1,000 00
Hutchinson Water, Light and Power Co. bonds,	12,000 00	10,800 00
Philadelphia Bourse stock,	1,000 00	500 00
Borough Ridley Park uonds,	4,000 00	4,100 00
Girard Fire and Marine Ins. Co., \$36,890 00		
	\$407,250 00	\$422,509 17
Securities held as collateral for cash loans: —		
Allegheny Valley R.R. bonds,	Market Value. \$1,280 00	Loaned Thereon.
	3,150 00	\$600 00 2,000 00
Note record by well at	2,800 00	2,000 00
Note secured by real estate,	2,000 00	2,000 00
	\$7,230 00	\$4,6 00 00

SUMMARY OF ASSETS DEC. 31, 1894.

DUMMART O.	r Ale	SEIS	1715	U. U	1, 1004.		
Cash value of uncneumbered re	al c	state	,		\$308,922	91	
Loans on mortgage of real estate	e (fir	est li	ens*)),	782,983	77	
Interest due or accrued thereon,					13,818	36	
Stocks and bonds, as per schedu					422,509	17	
Loans on collateral security, as	per	sche	dule,		4,600	00	
Cash in the office of the compan	ıy,	•			9,024	66	
Cash deposited in bank,					83,202	00	
Interest duc and accrued,		•			57	59	
Premiums in course of collectio	n (g	ross),		90,022	96	
Notes taken for marine and inla	and i	risks	,		14,390	05	
Rents due and accrued,		•			1,698	74	
Perpetual reinsurance, etc., .					10,016	72	
Hotel furniture,		. \$2,	500 (00			
							\$1,741,246 93
		BILIT	TES.				
Losses claimed and reported, .		•	•	•	\$47,617		
Losses disputed or resisted, .		•	•	•	8,598	09	
Total amount of losses,					\$56,210	81	
Less reinsurance,		•	•	•	8,761		
Less remadrance,		•	•	•	0,701	. 01	
Net amount of unpaid losses, .					\$47,448	97	
Unearned premiums on outstand	ding	risk	s,		388,393	3 19	0
Reclaimable on perpetual fire p	olic	ies,			468,304	81	
Due and accrued for rent, salar	ies, e	etc.,			1,233	06	
State and local taxes,					836	55	
Commissions and brokerage, .		•			23,267	18	
Return premiums and reinsurar					9,469	84	
Reinsurance disallowed,					1,483	3 53	
Gross liabilities, except cap	oital,	,					940,437 13
							4000000000000
Surplus as regards policy-holde		•	•	•		•	\$800,809 80
Paid-up capital,		•	•	•		•	300,000 00
Surplus over capital,							\$500,809 80
carpias over suprain,		•					Q 000 , 00 0
	In	сом	E.				
Fire premiums outstanding Dec	. 31.	189	3.		\$99,318	91	
Premiums on risks written or re					583,888		
		,					
Total,		•		•	\$683,207	60	•
Premiums now in course of col	lecti	on,		•	104,418	01	
Entire premiums collected,					\$578,794	50	
Less reinsurance and return pre	min	me	•	•	109,488		
Net cash fire premiums receive		aus,	•	•	100,400	, 10	\$469,308 81
Interest received on mortgages		•	•	•			40,419 44
	,	•	•			· ·	10,113 11
						-	

^{*} Total value of property mortgaged, . . . \$2,381,322 00 Amount of insurance held as collateral, . . . 420,739 00

Interest and dividends receive	od fr	om e	11 041	202 50	uroos			\$26,160 75
_					urces	, •	•	4,151 34
Income from rents, Income from all other source			•	•	•	•	,	. 893 00
Theome from all other source	ο,	• .	•	•	•	•	,	
Gross cash income, .	•	•	•	•	•		,	\$540,933 34
	Evr	ENDI	TO TEM	70				
Cash paid for fire losses, .	EXP	ENDI	TUKI	25.	\$213,	339	50)
Deduct salvage and reinsuran							60	
37 . 1 ·10 0 1	•							\$200,533 90
Cash dividends paid, .	•			•			,	60,000 00
Cash paid for commissions ar	nd br	okera					,	. 96,563 65
for sålaries of offic			_	yees,				. 58,000 00
for State and local	taxe	es,					,	. 16,051 49
for incidentals,.		•		•				. 28,552 90
Cuasa angh armanditung								P450 701 01
Gross cash expenditures,	•	•	•	•	•	•	,	. \$459,701 94
Ris	KS A	ND]	PREM	IIUMS.				
						20	00	Premiums.
Fire risks outstanding Dec. 31		93,	•		,597,7			\$1,256,238 81
Fire risks written during 189	4,	•	•	49	,216,3	02	00	583,888 69
Total,				\$142	,814,0	71	00	\$1,840,127 50
Deduct risks expired and terr		ted,			,851,8			517,610 97
In face at and of many				000	060.0	17	00	@1 900 F1C 59
In force at end of year, .	•	•	•	-	,962,2			\$1,322,516 53
Deduct amount reinsured,	•	•	•	- 	,804,8	90 		36,990 94
Net amount in force,	•	•	•	\$ 93	,157,3	4 9	00	\$1,285,525 59
	Misc	ELLA	NEO	ΠS.				
Premiums received from orga					v.			\$11,291,882 00
Losses paid from organization					,			4,690,832 00
Fire losses incurred during th		_						240,222 00
Cash dividends declared from	•					γ,		1,665,196 00
Dividends declared during the						•		60,000 00
Company's stock owned by d	_			•	•			33,100 00
"GLEN'S FALLS INSURANCE COMPANY," GLEN'S FALLS, N. Y.								
[Incorporated May	, 1849.	Com	mence	ed busi	ness M	ay,	1850.	.]
Рап	o-UP (CAPITA	AL, \$2	200,000.				
J. L. CUNNINGHAM, President.					R.	Α.	LI	TTLE, Secretary.
DETAILED STAT	EME	NT O	F ST	OCKS	AND	Во	ND	s.
N V Control & Hudson Dies	D 1	D 15-	nda				alue.	
N. Y. Central & Hudson Rive New York & Harlem Railroa					\$200,			
			onda	•	100.			
Lake Shore & Michigan So. R							00	
Syracuse, Bing. & New York Morris & Essex Railroad bon		road	bon	us,			00 00	
Morris & Essex Ramoad bon	us,	•	•	•	50,	,000	, 00	00,200 00

Par Valu	e. Market Value.
West Shore Railroad bonds, \$50,000 0	
Hudson River Pulp and Paper Co. bonds, . 300,000 (
Georgia State bonds,	
Richmond city bonds,	
First National Bank, Glen's Falls, stock, 10,000 0	
International Loan & Trust Company bonds, . 100,000 0	
German Trust Co., Davenport, Iowa, 150,000 C	
Glen's Falls Paper Mill Company bonds, . 270,000 0	
	00 \$1,482,305 00
Securities held as collateral for eash loans: — Market Value	Loaned Thereon.
Morris & Essex R.R bonds,	\$1,000 00
SUMMARY OF ASSETS DEC. 31, 1894.	
Cash value of unencumbered real estate, . \$43,550	00
Loans on mortgage of real estate (first liens), 572,984	
Interest due or accrued thereon, 3,315 &	
Stocks and bonds, as per schedule, 1,482,305 (•
Loans on collateral security, as per schedule, . 4,000 (
Cash in the office of the company, 5,222	
Interest due and accrued,	
Premiums in course of collection (gross), . 70,820	
	\$2,425,183 74
Deduct special deposits in other States,	. 35,230 00
Balance,	. \$2,389,953 74
Liabilities.	
Losses adjusted, unpaid, \$14,935	72
claimed and reported, 27,972	00
disputed or resisted, 10,360 (00
Total amount of losses,	 72
Less reinsurance,	34
Net amount of unpaid losses, \$51,846 &	 38
Unearned premiums on outstanding risks, . 777,245	56
Due and accrued for rent, salaries, etc , 10,000	00
Commissions and brokerage, 11,848	
Reinsurance disallowed, 10,748 7	
Gross liabilities, except capital, \$861,689	
Deduct liability on special deposits,	
Supplied as powered policy holders	\$1.510.262.45
Surplus as regards policy-holders,	. \$1,540,363 45
Paid-up capital,	
	. 200,000 00

^{*} Including \$200,000 special deposit held under New York law.

INCOME.

Fire premiums outstanding Dec. 31, 1893, . \$74,030 47 Same not collected, 1,716 90	
Net collected,	
Total,	
Entire premiums collected, \$872,258 51 Less reinsurance and return premiums,	\$739,849 56
Interest received on mortgages,	31,951 39 92,959 43
Income from rents,	1,462 83
Gross cash income,	\$866,223 21
T	
EXPENDITURES.	
Cash paid for fire losses, \$413,818 72 Deduct salvage and reinsurance, 38,146 08	
Net cash paid for fire losses,	\$375,672 64
Cash dividends paid,	40,000 00
Cash paid for commissions and brokerage,	138,249 52
for salaries of officers and employees,	53,062 76
for State and local taxes,	32,223 46
for rent and incidentals,	50,222 60
Gross cash expenditures,	\$689,430 98
RISKS AND PREMIUMS.	
Eine wielen autstanding Dag 21 1902 014 450 00 6	Premiums.
Fire risks outstanding Dec. 31, 1893, . \$139,914,456 00 \$ Fire risks written during 1894,	-
Total, \$219,078,677 00 \$	2, 338,690 79
Deduct risks expired and terminated,	751,278 12
In force at end of year,	\$1.587.412 67
Deduct amount reinsured, 6,696,233 00	
Net amount in force,	\$ 1,499,342 95
MISCELLANEOUS.	
Premiums received from organization of company, . \$	13,170,676 00
Losses paid from organization of company,	6,619,217 00
Fire losses incurred during the year,	377,822 00
Cash dividends declared from organization of company,	600,000 00
Dividends declared during the year (20 per cent.),	40,000 00
Company's stock owned by directors,	69,860 00

"GLOBE FIRE INSURANCE COMPANY," NEW YORK.

[Incorporated March, 1863. Commenced business March, 1863.]

PAID-UP CAPITAL, \$200,000.

E. C. JAN	MESON.	President.
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WM. VALENTINE, Secretary.

DETAILED STATE	EME	NT O	F ST	ocks	s and Bo	NDS.	
					Par Vali		Market Value.
United States bonds, .					\$120,000	00	\$137,200 00
400 shares New York & Harler	n R	.R.,	•		20,000	00	52,000 00
New York City dock bonds,					26,000	00	26,520 00
District of Columbia bonds,	•	•	•	•	25,000	00	28,000 00
					\$191,000	00	\$243,72 0 00
SUMMARY (OF A	Asset	rs D	EC. 3	31, 1894.		
Loans on mortgage of real esta	te (1	first l	iens*	٠).	\$14,500	00	
Interest due or accrued thereon				,	285		
Stocks and bonds, as per sched					243,720		
Cash in the office of the compa			·		125		
Cash deposited in bank, .					6,418		
Interest due and accrued,			Ì	·	35		
Premiums in course of collection	on (oros	s).		35,850		
		. •	• / 1	Ĭ.			\$300,934 74
		·					4000,002 . 2
	LIA	BILI	ries.				
Losses adjusted, unpaid, .					\$1,899	91	
claimed and reported,	•				3,924	50	
disputed or resisted,					2,550	00	
•							
Total amount of losses, .					\$8,374	41	
Less reinsurance,					3,255		
•							
Net amount of unpaid losses,					\$5,118	64	
Unearned premiums on outstan		g risl	ks.		65,979		
Commissions and brokerage,		_			9,989		
Gross liabilities, except cap							81,087 10
Gross masmics, encope our		, •		·			
Surplus as regards policy-holde	ers.						\$219,847 64
Paid-up capital,							200,000 00
The second secon							
Surplus over capital, .	•						\$19,847 64

Incom	IE.					
Fire premiums outstanding Dec. 31, 189	3,	. \$7	,491	18		
Same not collected,			474	51		
Net collected,			,016			
Premiums on risks written or renewed,	•	. 153	,579	09		
Total,		. \$160	505	76		
Premiums now in course of collection,	•		,850			
Tremums now in course or correction,	•		,000			
Entire premiums collected,	•	. \$124	,745	10		
Less reinsurance and return premiums,			,358			
Net cash fire premiums received, .					\$89,386	43
Interest received on mortgages, .					874	00
Interest and dividends received from all	other	sources,	•	•	6,093	92
Gross cash income,	•		•	•	\$96,354	35
Expendi	TURES	.				
Cash paid for fire losses,		. \$45	,578	82		
Deduct salvage and reinsurance, .	•	. 12	,001	93		
Net cash paid for fire losses,		. —			\$ 33,576	
Cash paid for commissions and brokera	ge,		•	•	23,295	
for salaries of officers and en	nploy	ees, .	•	•	6,242	
for State and local taxes,	•		•		395	91
for incidentals,	•		•	•	6,414	43
C					000.004	
Gross cash expenditures,	•	•	•	•	\$69,924	91
Risks and P	REMII	TATS.				
	2423.424				Premiums	
Fire risks outstanding Dec. 31, 1893,	•	\$20,775			\$105,573	
Fire risks written during 1894, .	•	16,731	,978	00	153,579	09
Total		Q97 507	045	00	\$259,152	56
Total,	•	\$37,507. 17,540.			108,655	
Deduct risks expired and terminated,	•	17,0±0	,J 1 ±		100,000	
In force at end of year,		\$19,966	131	00	\$ 150,496	83
Deduct amount reinsured,	Ċ	3,983			20,296	
	·			_		
Net amount in force,		\$15,982,	406	00	\$130,200	40
MISCELLA	NEOU	s.				
Premiums received from organization o	f con	ipany,			\$2,676,722	00
Losses paid from organization of compa					1,395,930	
T: 1					29,798	
Cash dividends declared from organizat			у,		630,000	
Company's stock owned by directors,					10,000	

"GRANITE STATE FIRE INSURANCE COMPANY," PORTSMOUTH, N. H.

[Incorporated July 17, 1885. Commenced business Nov. 12, 1885.]

PAID-UP CAPITAL, \$200,000.

FRANK JONES, President.

ALFRED F. HOWARD, Secretary.

DETAILED STATEMENT OF STOCK	s and Bo	NDS.		
	Par Value		Market Va	
Town of Harrisville, N. H., bonds,	\$15,000		\$16,200	
City of Manchester, N. H., bonds,	100,000		106,500	
Fort Plain, N. Y., Water Co. bonds,	10,000		10,000	
New Hampshire Trust Co bonds,	10,000		8,000	
St. Cloud Gas & Electric Co. bonds,	10,000		10,500	
Nashua Card & Glazed Paper Co. bonds,	5,000		5,000	
National Loan & Trust Co. bonds,	4,000		4,000	00
County of Garfield, Col.; bonds,	1,000	00	1,100	00
Front St. Cable R'y Co of Seattle, Wash., b'ds,	35,000	00	36,750	00
Palouse City, Wash., water bonds,	4,800	00	5,520	00
133 shares Dover Gas Light Co., Dover, N. H.,	3,325	00	3,591	00
Eastman Freight Car Heater Co. bonds,	16,000	00	16,000	00
1 share Worcester, Nashua & Rochester R.R.,	100	00	120	00
50 shares Inter. Loan & Trust Co., Kan. City,.	5,000	00	5,000	00
50 shares Wolfboro' Loan & Banking Co.,				
Wolfboro', N. H.,	5,000	00	5,000	00
123 shares Boston & Maine R.R. com. stock, .	12,300		19,680	
Chippewa Falls Water Works Co bonds,	10,500		10,500	
11	,		,,,,,	
		_		
Conviting hold or collectivel for each loans.	\$247,025	00	\$263,461	00
Securities held as collateral for cash loans: —			\$263,461	
	Market Val	ue.	Loaned There	eon.
Securities held as collateral for cash loans: — 40 shares Indian Head Nat'l B'k, Nashua, N. H., Ports., Great Falls & Conway R.R. bonds,		ue.	Loaned There	eon.
40 shares Indian Head Nat'l B'k, Nashua, N. H.,	Market Val \$3,335 1,080	ue. 00 (Loaned There	eon. 00
40 shares Indian Head Nat'l B'k, Nashua, N. H.,	Market Val	ue. 00 (Loaned There	eon. 00
40 shares Indian Head Nat'l B'k, Nashua, N. H.,	Market Val \$3,335 1,080 \$4,415	ue. 00 (Loaned There	eon. 00
40 shares Indian Head Nat'l B'k, Nashua, N. H., Ports., Great Falls & Conway R.R. bonds,	Market Val \$3,335 1,080 \$4,415	ue. 00 (00 (Loaned There	eon. 00
40 shares Indian Head Nat'l B'k, Nashua, N. H., Ports., Great Falls & Conway R.R. bonds, Summary of Assets Dec. 5	Market Val \$3,335 1,080 \$4,415 31, 1894.	00 (00)	Loaned There	eon. 00
40 shares Indian Head Nat'l B'k, Nashua, N. H., Ports., Great Falls & Conway R.R. bonds, SUMMARY OF Assets Dec. 3 Cash value of unencumbered real estate,	Market Val \$3,335 1,080 \$4,415 31, 1894. \$8,700	00 00 00 00 00 00	Loaned There	eon. 00
40 shares Indian Head Nat'l B'k, Nashua, N. H., Ports., Great Falls & Conway R.R. bonds, SUMMARY OF Assets Dec. & Cash value of unencumbered real estate, Loans on mortgage of real estate (first liens*), Interest due or accrued thereon,	Market Val \$3,335 1,080 \$4,415 31, 1894. \$8,700 51,480	00 00 00 00 52	Loaned There	eon. 00
40 shares Indian Head Nat'l B'k, Nashua, N. H., Ports., Great Falls & Conway R.R. bonds, SUMMARY OF ASSETS DEC. Some converged by the converged c	Market Val \$3,335 1,080 \$4,415 31, 1894. \$8,700 51,480 817 263,461	00 00 00 00 52 00	Loaned There	eon. 00
40 shares Indian Head Nat'l B'k, Nashua, N. H., Ports., Great Falls & Conway R.R. bonds, Summary of Assets Dec. & Cash value of unencumbered real estate, Loans on mortgage of real estate (first liens*), Interest due or accrued thereon, Stocks and bonds, as per schedule, Loans on collateral security, as per schedule,	Market Val \$3,335 1,080 \$4,415 31, 1894. \$8,700 51,480 817 263,461 4,000	00 00 00 00 00 00 00 00 00 00 00 00 00	Loaned There	eon. 00
SUMMARY OF ASSETS DEC. SCASH value of unencumbered real estate, Loans on mortgage of real estate (first liens*), Interest due or accrued thereon, Stocks and bonds, as per schedule, Loans on collateral security, as per schedule, Cash in the office of the company,	Market Val \$3,335 1,080 \$4,415 31, 1894. \$8,700 51,480 817 263,461 4,000 1,957	00 00 00 00 00 00 00 00 00 00 00 00 00	Loaned There	eon. 00
SUMMARY OF ASSETS DEC. Cash value of unencumbered real estate, Loans on mortgage of real estate (first liens*), Interest due or accrued thereon, Stocks and bonds, as per schedule, Loans on collateral security, as per schedule, Cash in the office of the company, Cash deposited in bank,	Market Val \$3,335 1,080 \$4,415 31, 1894. \$8,700 51,480 817 263,461 4,000 1,957 22,736	00 00 00 00 00 00 00 00 00 00 00 00 00	Loaned There	eon. 00
SUMMARY OF ASSETS DEC. Cash value of unencumbered real estate, Loans on mortgage of real estate (first liens*), Interest due or accrued thereon, Stocks and bonds, as per schedule, Loans on collateral security, as per schedule, Cash in the office of the company, Cash deposited in bank, Interest due and accrued,	Market Val \$3,335 1,080 \$4,415 31, 1894. \$8,700 51,480 817 263,461 4,000 1,957 22,736 2,048	00 00 00 00 00 00 00 00 00 00 00 00 00	Loaned There	eon. 00
SUMMARY OF ASSETS DEC. SCASH value of unencumbered real estate, Loans on mortgage of real estate (first liens*), Interest due or accrued thereon,	Market Val \$3,335 1,080 \$4,415 31, 1894. \$8,700 51,480 817 263,461 4,000 1,957 22,736	00 00 00 00 00 00 00 00 00 00 00 00 00	Loaned There	00 00
SUMMARY OF ASSETS DEC. Some and bonds, as per schedule,	Market Val \$3,335 1,080 \$4,415 31, 1894. \$8,700 51,480 817 263,461 4,000 1,957 22,736 2,048 65,496	00 00 00 00 00 00 00 00 00 00 00 00 00	\$4,000 \$1,000 \$420,697	00 00

Amount of insurance held as collateral, . . . 44,825 00

LIABILITIES.

Claimed and reported,	Losses adjusted, unpaid,				\$22,	247	10		
Total amount of losses,									
Total amount of losses,									
Net amount of unpaid losses,	Total amount of losses,								
Unearned premiums on outstanding risks,	Less reinsurance,	•	•	•	-				
Unearned premiums on outstanding risks,	Net amount of unpaid losses, .				\$24,	 184	94		
Commissions and brokerage,	Unearned premiums on outstandi	ng risl			-				
Return premiums, 1,138 72	Commissions and brokerage, .	Ü							
Reinsurance,	Return premiums,								
Surplus as regards policy-holders,									
NCOME Surplus over capital,				•				\$194,511	22
Income Income Surplus over capital Su								\$ 226,186	05
INCOME. Fire premiums outstanding Dec. 31, 1893, . \$109,458 87 Premiums on risks written or renewed,	Paid-up capital,	•	•	•	•	•	•	200,000	00
Fire premiums outstanding Dec. 31, 1893, . \$109,458 87 Premiums on risks written or renewed,	Surplus over capital,				•	•	•	\$26,186	05
Fire premiums outstanding Dec. 31, 1893, . \$109,458 87 Premiums on risks written or renewed,		τ							
Premiums on risks written or renewed,									
Total,	Fire premiums outstanding Dec.	31, 189	3,	•	\$109,	458	87		
Total,	Premiums on risks written or ren	ewed,	•	•					
Premiums now in course of collection,	Total,								
Entire premiums collected,					65,	196	13		
Less reinsurance and return premiums,	Entire premiums collected								
Net cash fire premiums received,	•								
Interest received on mortgages,								\$225 785	81
Interest and dividends received from all other sources,									
EXPENDITURES	Gross cash income,	•	•	•	•	•	•	\$242,062	34
AND TO THE OWNER OF THE OWNER OF THE OWNER	Ex	PENDIT	rure	s.					
Cash paid for fire losses,	Cash paid for fire losses,				\$336,	334	35		
Deduct salvage and reinsurance, 78,979 34	Deduct salvage and reinsurance,								
Net cash paid for fire losses,	Net cash paid for fire losses, .							\$257,855	01
Cash dividends paid,	Cash dividends paid,							12,000	00
Cash paid for commissions and brokerage, 43,695 47	Cash paid for commissions and by	rokera	ge,					43,695	47
for salaries of officers and employees, 10,980 00	-		_	ees,					
for State and local taxes, 8,988 47	for State and local tax	es,							
for incidentals,	for incidentals, .				•				
Gross cash expenditures,	Gross cash expenditures, .				•			\$359,874	36

RISKS AND	PREMI	UMS.					
Fire risks outstanding Dec. 31, 1893, Fire risks written during 1894,		. \$60,803,868 . 36,000,089		Premiums. \$744,802 31 467,650 76			
Total,		. \$96,803,957 . 58,196,756		\$1,212,453 07 754,123 24			
In force at end of year, Deduct amount reinsured,	•	. \$38,607,201 . 12,737,913		\$458,329 83 152,918 89			
Net amount in force,		. \$25,869,288	00	\$ 305,410 94			
Miscellaneous							
Premiums received from organization	of con	npany, .		\$4,382,983 00			
Losses paid from organization of com-	pany,			1,965,766 00			
Fire losses incurred during the year,				240,142 00			
Cash dividends declared from organiz	ation o	f company,		60,000 00			
Dividends declared during the year (6 per cent.), 12,000 00							
Company's stock owned by directors,				121,300 00			

"THE GREENWICH INSURANCE COMPANY," NEW YORK, N. Y.

[Incorporated May 5, 1834. Commenced business.]	iness Jan. 1, 1835	.]				
PAID-UP CAPITAL, \$200,000.						
MASON A. STONE, President. NICHOL	AS W. MESER	OLE, Secretary.				
D	D					
DETAILED STATEMENT OF STOCKS						
Y 1 2	Par Value.	Market Value.				
United States Government bonds,	\$26,500 00	\$29,945 00				
District of Columbia bonds,	125,000 00	140,000 00				
Harlem River & Portchester Railroad bonds, .	10,000 00	11,500 00				
N. Y. Central & Hudson River R.R. bonds, .	60,000 00	76,200 00				
Albany & Susquehanna Railroad bonds,	80,000 00	95,200 00				
Oswego & Syracuse Railroad bonds,	53,000 00	58,300 00				
Buffalo & Erie Railroad bonds,	9,500 00	10,521 25				
State of Georgia bonds,	25,000 00	25,687 50				
Rome, Watertown & Ogdensburg R.R. bonds,	5,000 00	5,950 00				
Consolidated Gas Co. of New York stock, .	100,000 00	131,000 00				
Rensselaer & Saratoga Railroad stock,	60,000 00	108,600 00				
Valley Railroad Company stock,	35,000 00	40,250 00				
National Broadway Bank stock,	17,500 00	41,125 00				
Delaware & Hudson Canal Company stock, .	60,000 60	76,050 00				
New York, Lack. & Western Railroad stock, .	25,000 00	29,000 00				
	\$691,500 00	\$879,328 75				
Securities held as collateral for eash loans: —						
7 shows N V Now House C Houtford D D	Market Value.	Loaned Thereon.				

7 shares N. Y., New Haven & Hartford R.R., \$1,365 00 \$1,000 00

SUMMARY OF ASSETS DEC. 3	31, 1894.			
Cash value of unencumbered real estate,	\$200,000	00		
Loans on mortgage of real estate (first liens*),	4,600			
Stocks and bonds, as per schedule,	879,328			
Loans on collateral security, as per schedule,.	1,000			
Cash in the office of the company,	17,696			
Cash deposited in bank,	25,092			
Interest due and accrued,	467			
Premiums in course of collection (gross),	156,941			
Notes taken for marine and inland risks,	23,302			
Gross assets,			\$1,308,428	90
			36,487	
Deduct special deposits in other States,	• •	•	30,401	
Balance,			\$1,271,941	40
•			•	
LIABILITIES.	\$22,015	0.0		
Losses adjusted, unpaid,	φ22,013 163,504			
claimed and reported,	•			
disputed or resisted,	40,265	89		
Total amount of losses,	\$225,786	74		
Less reinsurance,	6,856			
Net amount of unpaid losses,	\$218,930			
Unearned premiums on outstanding risks, .	762,971			
Reclaimable on perpetual fire policies,	931	50		
State and local taxes,	2,500	00		
Commissions and brokerage,	27,000	00		
Return premiums,	600	00		
Reinsurance disallowed,	8,444	79		
	\$1,021,378			
Deduct liability on special deposits,	32,317	93	000.000	07
			989,060	87
Surplus as regards policy-holders,			\$282,880	53
Paid-up capital,			200,000	
	·	Ť		
Surplus over capital,	• •	•	\$82,880	53
Income.				
	\$201 169	0.4		
Fire premiums outstanding Dec. 31, 1893, .	\$201,162			•
Same not collected,	24,214	<i>10</i>		
Net collected,	\$176,948	09		
Premiums on risks written or renewed,	1,208,022			
Tremitally of risks written or renewed,	1,200,022			
Total,	\$1,384,970	44		
Premiums now in course of collection,	167,106	65		
Entire promisms collected	@1 017 000	70		
	\$1,217,863			
Less reinsurance and return premiums,	238,083	09	0070.700	10
Net cash fire premiums received,			\$979,780	10
* Value of lands mortgaged,			500 00 500 00	
Amount of insurance held as collateral,		7,0	000 00	

Marine premiums outstanding Dec. 31, 18 Same not collected,	
Net collected,	
Total,	
Entire premiums collected, Less reinsurance and return premiums, . Net cash marine premiums received, .	. 18,468 09
Interest received on mortgages, Interest and dividends received from all of	276 00 ther sources, 43,532 51
Income from rents,	
Cash paid for fire losses,	RES. . \$759,374 88
Deduct salvage and reinsurance,	. 61,856 95
Net cash paid for fire losses,	
Cash paid for marine and inland losses, .	
Deduct salvage and reinsurance,	. 21,983 72
Net cash paid for marine and inland losses	
Cash dividends paid,	
Cash paid for commissions and brokerage,	
for salaries of officers and emp	
for State and local taxes, .	14,453 07
for rent and incidentals,	
Gross cash expenditures,	\$1,221,886 64
RISKS AND PRE	EMIUMS.
Fire risks outstanding Dec. 31, 1893,	2000000
Fire risks written during 1894,	. 161,792,353 00 1,208,022 35
Total,	\$412,217,213 00 \$2,696,777 84
Deduct risks expired and terminated,	
In force at end of year,	. 163,284,305 00 1,184,241 11
Deduct amount reinsured,	\$248,932,908 00 \$1,512,536 73
Net amount in force,	\$248,932,908 00 \$1,512,536 73
Net amount in force,	\$248,932,908 00 \$1,512,536 73 . 17,367,036 00 96,554 00
Marine risks outstanding Dec. 31, 1893, .	\$248,932,908 00 \$1,512,536 73 . 17,367,036 00 96,554 00 \$231,565,872 00 \$1,415,982 73 . \$2,062,234 00 \$55,616 01
Marine risks outstanding Dec. 31, 1893, . Marine risks written during 1894, Total,	\$248,932,908 00 \$1,512,536 73 . 17,367,036 00 96,554 00 \$231,565,872 00 \$1,415,982 73 . \$2,062,234 00 \$55,616 01 . 40,175,651 00 172,901 52 .\$42,237,885 00 \$228,517 53

MISCELLANEOUS.

Premiums received from organization of company,	\$	14,783,057 00
Losses paid from organization of company,		9,596,087 00
Fire losses incurred during the year,		666,514 00
Marine and inland losses incurred during the year,		101,334 00
Cash dividends declared from organization of company,		2,070,000 00
Dividends declared during the year (10 per cent.),		20,000 00
Company's stock owned by directors,	•	78,900 00

"HANOVER FIRE INSURANCE COMPANY," NEW YORK, N. Y.

[Incorporated April, 1852. Commenced business April, 1852.]

PAID-UP CAPITAL, \$1,000,000.

I. REMSEN LANE, President.

CHARLES L. ROE, Secretary.

	Par Va	lue.	Market Value.	
United States bonds,	. \$98,000	00 \$	108,775 00	
State of Georgia coupon bonds,	•	00	27,850 00	
City of Richmond, Va., bonds,	. 50,000	00	55,500 00	
Kansas Pacific Railway bonds,	. 50,000	00	38,375 00	
Flint & Père Marquette Railroad bonds,.	. 30,000	00	34,125 00	
Cincinnati & Springfield Railway bonds,	. 19,000	00	21,660 00	
Central Railroad Co. of New Jersey bonds,	50,000	00	57,000 00	
New York Elevated R.R. Co bonds,	. 20,000	00	22,250 00	
Chicago, Milwaukee & St. Paul Railway bor	nds, 20,000	00	22,062 50	
Louisville, N. A. & Chicago Railway bonds	s, . 15,000	00	14,550 00	
Pennsylvania Company bonds,	. 36,000	00	39,600 00	
Flint & Père Marquette Railroad bonds,.	. 30,000	00	26,100 00	
Chicago, Burlington & Quincy B.R. bonds,	. 25,000	00	24,937 50	
New York city bonds,	. 335,000	00	341,300 00	
New York, New Haven & Hart. R.R. certs.		00	27,600 00	
100 shares Rensselaer & Saratoga Railro	oad, 10,000	00	18,000 00	
240 "Rome, Watert'n & Ogdens'h R	R., 24,000	00	28,080 00	
220 " Chic., Burl. & Quiney Railroad	d, . 22,000	00	15,702 50	
210 " Chie., Rock Island & Pacific R	.R., 21,000	00	12,993 75	
400 " Chicago & Northwestern Railw	ay, 40,000	00	38,900 00	
1,000 " New York Cen. & Hudson R. R	.R., 100,000	00	98,375 00	
200 "St. Paul, Minn. & Mani. R'y	Co., 20,000	00	22,400 00	
200 " Chicago & Northwestern R'y (Co., 20,000	00	28,700 00	
191 " Syracuse, Bing. & New York R	.R., 19,100	00	28,650 00	
500 " Cleve., Cin., Chic. & St. Louis I	R'y, 50,000	00	41,437 50	
200 " Lake Shore & Mich. Southern l	R'y, 20,000	00	27,000 00	
75 " Metropolitan National Bank,	7,500	00	225 00	

	Par Va			
150 shares American Exchange Nat'l Bank,	\$15,000		\$23, 400 0	
36 "Western National Bank,	3,600			
150 "Bank of America,	15,000		31,800 (
1,000 " Consolidated Gas Company, N. Y.,	100,000		132,000	
550 " Western Union Telegraph Co, .	55,000	00	47,850	00
	\$1,365,2 00	00	\$1,461,158	7 5
SUMMARY OF ASSETS DEC.	31, 1894.			
Cash value of unencumbered real estate,	\$450,000	00		
Loans on mortgage of real estate (first liens*),	23,000			
Interest due or accrued thereon,		66		
Stocks and bonds, as per schedule,	1,461,158			
Cash in the office of the company,	60,387			
Cash deposited in bank,	77,552			
Interest due and accrued,	11,799			
Premiums in course of collection (gross), .	161,270			
Reinsurance,		19		
Premiums more than 3 months due, \$14,238 16	00	10		
Gross assets,		_	\$2,245,352	68
Deduct special deposits in other States,			83,112	
Tomass appearance of the control of		Ĭ		
Balance,			\$2,162,240	18
Liabilities.				
	\$ 85,795	61		
Losses adjusted, unpaid,	\$85,795 73.561			
Losses adjusted, unpaid,	73,561	05		
Losses adjusted, unpaid,		05		
Losses adjusted, unpaid,	73,561 33,386	05 80		
Losses adjusted, unpaid,	73,561	05 80 46		
Losses adjusted, unpaid,	73,561 33,386 	05 80 46		
Losses adjusted, unpaid,	73,561 33,386 	05 80 46 68		
Losses adjusted, unpaid,	73,561 33,386 \$192,743 30,166	05 80 46 68 78		
Losses adjusted, unpaid,	73,561 33,386 \$192,743 30,166 \$162,576	05 80 46 68 78 96		
Losses adjusted, unpaid,	73,561 33,386 \$192,743 30,166 \$162,576 956,650	05 80 46 68 78 96 93		
Losses adjusted, unpaid,	\$192,743 30,166 \$162,576 956,650 27,654 5,419	05 80 46 68 78 96 93 46		
Losses adjusted, unpaid,	73,561 33,386 \$192,743 30,166 \$162,576 956,650 27,654	05 80 46 68 78 96 93 46		
Losses adjusted, unpaid,	\$192,743 30,166 \$162,576 956,650 27,654 5,419	05 80 46 68 78 96 93 46		
Losses adjusted, unpaid,	73,561 33,386 \$192,743 30,166 \$162,576 956,650 27,654 5,419 \$1,152,302	05 80 46 68 78 96 93 46		59
Losses adjusted, unpaid,	73,561 33,386 \$192,743 30,166 \$162,576 956,650 27,654 5,419 \$1,152,302	05 80 46 68 78 96 93 46 13 54	1,127,587 8	-
Losses adjusted, unpaid,	73,561 33,386 \$192,743 30,166 \$162,576 956,650 27,654 5,419 \$1,152,302	05 80 46 68 78 96 93 46 13 54	1,127,587 8 \$1,034,652 8	- 59
Losses adjusted, unpaid,	73,561 33,386 \$192,743 30,166 \$162,576 956,650 27,654 5,419 \$1,152,302	05 80 46 68 78 96 93 46 13 54	1,127,587 8	- 59
Losses adjusted, unpaid,	73,561 33,386 \$192,743 30,166 \$162,576 956,650 27,654 5,419 \$1,152,302	05 80 46 68 78 96 93 46 13 54	1,127,587 8 \$1,034,652 8	59 00
Losses adjusted, unpaid,	73,561 33,386 \$192,743 30,166 \$162,576 956,650 27,654 5,419 \$1,152,302 24,714	05 80 46 68 78 96 93 46 13 54	1,127,587 8 \$1,034,652 8 1,000,000 0	59 00
Losses adjusted, unpaid,	73,561 33,386 \$192,743 30,166 \$162,576 956,650 27,654 5,419 \$1,152,302 24,714	05 80 46 68 78 96 93 46 13 54 	1,127,587 & \$1,034,652 & 1,000,000 & \$34,652 & \$	59 00

Income	•
Fire premiums outstanding Dec. 31, 1893,	
Same not collected,	. 18,302 98
Net collected,	\$173,393 50
Premiums on risks written or renewed, .	
Total,	\$1,858,219 20
Premiums now in course of collection, .	
Entire premiums collected,	. \$1,682,711 01
Less reinsurance and return premiums, .	
Net cash fire premiums received,	
Interest received on mortgages,	
Interest and dividends received from all o	
Income from rents,	8,052 44
Income from all other sources,	
Gross cash income,	\$1,414,695 65
Expenditu	rres.
Cash paid for fire losses,	
Deduct salvage and reinsurance,	
Net cash paid for fire losses,	
Cash dividends paid,	100,000 00
Cash paid for commissions and brokerage	
for salaries of officers and emp	oloyees, 131,147 62
for State and local taxes,	
for rent and incidentals,	
Gross cash expenditures,	\$1,251,664 27
RISKS AND PRI	
Fire risks outstanding Dec. 31, 1893,	Premiums. \$188,812,620 00 \$1,512,407 44
Fire risks written during 1894,	
Total,	
Deduct risks expired and terminated, .	138,921,224 00 993,007 04
In force at end of year,	\$193,505,433 00 \$2,204,226 10
Deduct amount reinsured,	31,800,092 00 412,515 06
Net amount in force,	\$161,705,341 00 \$1,791,711 04
MISCELLANE	
Premiums received from organization of	
Losses paid from organization of compan	
Fire losses incurred during the year,	
Cash dividends declared from organization	
	100,000 00
Company's stock owned by directors,	145,600 00

"HARTFORD FIRE INSURANCE COMPANY," HARTFORD, CONN.

[Incorporated May, 1810. Commenced business August, 1810]

PAID-UP CAPITAL, \$1,250,000.

GEORGE L. CHASE, President.

P. C. ROYCE, Secretary.

Second Series Second Serie			DETAILED STATEMENT OF STOCKS	AND BOX	NDS.	
467 "Phœnix Nat'l Bank, Hartford, 46,700 00 58,375 90 100 "Conn. River Banking Co., Hart., 5,000 00 4,750 00 122 "Farm. and Mech. N'l Bank, Hart., 12,200 00 13,308 00 166 "City Bank, Hartford, 16,600 00 16,600 00 300 "American Nat'l Bank, Hartford, 15,000 00 21,000 00 200 "Charter Oak Nat'l Bank, Hartford, 15,000 00 19,600 00 150 "Mercantile Nat'l Bank, Hartford, 17,200 00 19,264 00 100 "State Bank, Hartford, 10,000 00 11,000 00 315 "Etna National Bank, Hartford, 2,000 00 2,440 00 230 "Conn. Trust & Safe Dep. Co., Hart., 23,000 00 2,440 00 300 "Bank of America, New York, 30,000 00 10,500 00 100 "Bank of Mo. America, New York, 10,000	~~0	-l	Time Coul Notes Doub House			
100				-		
122 "Farm. and Mech. N'i Bank, Hart. 12,200 00 13,908 00 166 "City Bank, Hartford. . 16,600 00 16,600 00 300 "American Nat'l Bank, Hartford. 15,000 00 21,900 00 200 "Charter Oak Nat'l B'k, Hartford. 15,000 00 19,000 00 150 "Mercantile Nat'l Bank, Hartford. 15,000 00 19,000 00 172 "First National Bank, Hartford. 17,200 00 19,264 00 100 "State Bank, Hartford. 10,000 00 11,000 00 315 "Etna National Bank, Hartford. 2,000 00 2,440 00 230 "Conn. Trust & Safe Dep. Co., Hart., 23,000 00 37,950 00 300 "Bank of America, New York. 30,000 00 63,000 00 100 "Bank of No. America, New York, 10,000 00 18,500 00 200 "Am. Exchange N'l B'k, New York, 20,000 00 18,500 00 300 "Imp. & Trad N'l Bank, New York, 20,000 00 18,500 00 300 "Metropolitan N'l B'k, New York, 10,000 00 18,500 00 31						
166 " City Bank, Hartford,				•		
300 " American Nat'l Bank, Hartford, . 15,000 00 21,000 00 150 " Mercantile Nat'l Bank, Hartford, . 15,000 00 19,000 00 150 " Mercantile Nat'l Bank, Hartford, . 15,000 00 15,000 00 172 " First National Bank, Hartford, . 17,200 00 19,264 00 100 " State Bank, Hartford, 10,000 00 11,000 00 315 " Ætna National Bank, Hartford, 31,500 00 44,100 00 40 " Nat'l Exchange Bank, Hartford, 2,000 00 2,440 00 230 " Conn. Trust & Safe Dep. Co., Hart.,						
200 " Charter Oak Nat'l B'k, Hartford, 20,000 00 19,000 00 150 " Mercantile Nat'l Bank, Hartford, 15,000 00 15,000 00 172 " First National Bank, Hartford, 17,200 00 19,264 00 100 " State Bank, Hartford, 10,000 00 11,000 00 315 " Ætna National Bank, Hartford, 2,000 00 4,440 00 40 " Nat'l Exchange Bank, Hartford, 2,000 00 4,440 00 230 " Conn. Trust & Safe Dep. Co., Hart., 23,000 00 37,950 00 300 " Bank of America, New York, 30,000 00 63,000 00 100 " Bank of No. America, New York, 10,000 00 18,500 00 100 " Nat'l Bank of Com., New York, 10,000 00 18,500 00 200 " Am. Exchange N'l B'k, New York, 20,000 00 18,600 00 300 " Imp. & Trad N'l Bank, New York, 20,000 00 18,600 00 300 " Manhat'n Comp'y B'k, New York, 10,000 00 18,600 00 301 " Metropolitan N'l B'k, New York, 22,500 00 1,500 00 302						
150 " Mercantile Nat'l Bank, Hartford, 15,000 00 15,000 00 172 " First National Bank, Hartford, 17,200 00 19,264 00 100 " State Bank, Hartford, 10,000 00 11,000 00 315 " Ætna National Bank, Hartford, 31,500 00 44,100 00 40 " Nat'l Exchange Bank, Hartford, 2,000 00 2,440 00 230 " Conn. Trust & Safe Dep. Co., Hart., 23,000 00 37,950 00 300 " Bank of America, New York, 30,000 00 63,000 00 100 " Bank of Com., New York, 10,000 00 10,500 00 100 " Nat'l Bank of Com., New York, 10,000 00 18,500 00 300 " Imp. & Trad N'l Bank, New York, 20,000 00 31,000 00 300 " Imp. & Trad N'l Bank, New York, 30,000 00 165,600 00 300 " Imp. & Trad N'l Bank, New York, 10,000 00 165,600 00 334 " Merchants' Nat'l B'k, New York, 16,700 00 23,380 00 225 " Metropolitan N'l B'k, New York, 22,500 00 1,500 00 39 " Atlantic National Bank, Boston, 3,900 00 4,992 00 70 " Blackstone Nat'l Bank, Boston, 7,000 00 7,000 00 125 " Boylston National Bank, Boston, 12,500 00 15,750 00 125 " Boylston National Bank, Boston, 2,400 00 2,616 00 32 " Nat'l Bank of Commerce, Boston, 3,200 00 3,680 00 100 " First National Bank, Boston, 10,000 00 24,000 00 100 " Second National Bank, Boston, 10,000 00 24,000 00 100 " First National Bank, Boston, 10,000 00 24,000 00 100 " Gonnecticut River Company," 10,000 00 5,000 00 5,000 00 1,500 " N Y., New Hav. & Hart. R.R. 150,000 00 50,000 00 1,500 " Chicago, Burl. & Quincy R.R., 71,000 00 77,400 00 77,400 00 Chicago, Burl. & Quincy R.R., 71,000 00 77,400 00 77,000 " Chicago, Burl. & Quincy R.R., 77,000 00 77,400 00 77,400 00 " Chicago, Burl. & Quincy R.R., 77,000 00 77,400 00 77,400 00 " Chicago, Burl. & Quincy R.R., 77,000 00 77,400 00 77,400 00 " Chicago, Svothwestern R.R., 70,000 00 77,400 00 " Conn. & Passumpsic Rivers R.R., 70,000 00 70,000 00 10,000 " N.Y. Cent'l & Hudson River R.R., 50,000 00 50,000 00 50,000 00 " N.Y. Cent'l & Hudson River R.R., 50,000 00 50,000 00 50,00						
172 "First National Bank, Hartford,						
100 "State Bank, Hartford, 10,000 00 11,000 00 315 "Ætna National Bank, Hartford,						
315 "Etna National Bank, Hartford,						
40 " Nat'l Exchange Bank, Hartford, 2,000 00 2,440 00 230 " Conn. Trust & Safe Dep. Co., Hart., 23,000 00 37,950 00 300 " Bank of America, New York, 30,000 00 63,000 00 100 " Bank of No. America, New York, 7,000 00 10,500 00 100 " Nat'l Bank of Com., New York, 10,000 00 18,500 00 200 " Am. Exchange N'l B'k, New York, 20,000 00 31,000 00 300 " Imp. & Trad N'l Bank, New York, 20,000 00 165,600 00 300 " Imp. & Trad N'l Bank, New York, 10,000 00 15,600 00 304 " Metropolitan N'l B'k, New York, 16,700 00 23,380 00 225 " Metropolitan N'l B'k, New York, 22,500 00 1,500 00 39 " Atlantic National Bank, Boston, 3,900 00 4,992 00 70 " Blackstone Nat'l Bank, Boston, 12,500 00 7,000 00 125 " Boylston National Bank, Boston, 12,500 00 2,616 00 32 " Nat'l Bank of Commerce, Boston, 3,200 00 3,680 00 100						
230 "Conn. Trust & Safe Dep. Co., Hart., 28,000 00 37,950 00 300 "Bank of America, New York, 30,000 00 63,000 00 100 "Bank of No. America, New York, 7,000 00 10,500 00 100 "Nat'l Bank of Com., New York, 10,000 00 18,500 00 200 "Am. Exchange N'l B'k, New York, 20,000 00 31,000 00 300 "Imp. & Trad N'l Bank, New York, 30,000 00 165,600 00 200 "Manhat'n Comp'y B'k, New York, 10,000 00 18,600 00 334 "Merchants' Nat'l B'k, New York, 16,700 00 23,380 00 225 "Metropolitan N'l B'k, New York, 22,500 00 1,500 00 39 "Atlantic National Bank, Boston, 3,900 00 4,992 00 70 "Blackstone Nat'l Bank, Boston, 10,000 00 15,750 00 125 "Boylston National Bank, Boston, 10,00						
300 "Bank of America, New York, 10,000 00 63,000 00 100 "Bank of No. America, New York, 7,000 00 10,500 00 100 "Nat'l Bank of Com., New York, 20,000 00 10,500 00 200 "Am. Exchange N'l B'k, New York, 20,000 00 31,000 00 300 "Imp. & Trad N'l Bank, New York, 30,000 00 165,600 00 200 "Manhat'n Comp'y B'k, New York, 10,000 00 18,600 00 334 "Merchants' Nat'l B'k, New York, 16,700 00 23,380 00 225 "Metropolitan N'l B'k, New York, 22,500 00 1,500 00 39 "Atlantic National Bank, Boston, 7,000 00 7,000 00 70 "Blackstone Nat'l Bank, Boston, 7,000 00 7,000 00 125 "Boylston National Bank, Boston, 12,500 00 15,750 00 24 "Hide and Leather N'l B'k, Boston, 2,400 00 2,616 00 32 "Nat'l Bank of Commerce, Boston, 3,200 00 3,680 00 100 "First National Bank, Boston, 10,000 00 24,000 00 109 "Second National Bank, Boston, 10,000 00 19,729 00 50 "First National Bank, Albany, 5,000 00 5,000 00 150 "B			9			
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100 " Nat'l Bank of Com., New York, 10,000 00 18,500 00 200 " Am. Exchange N'l B'k, New York, 20,000 00 31,000 00 300 " Imp. & Trad N'l Bank, New York, 30,000 00 165,000 00 200 " Manhat'n Comp'y B'k, New York, 10,000 00 18,600 00 334 " Merchants' Nat'l B'k, New York, 16,700 00 23,380 00 225 " Metropolitan N'l B'k, New York, 22,500 00 1,500 00 39 " Atlantic National Bank, Boston, 3,900 00 4,992 00 70 " Blackstone Nat'l Bank, Boston, 7,000 00 7,000 00 125 " Boylsten National Bank, Boston, 12,500 00 15,750 00 24 " Hide and Leather N'l B'k, Boston, 2,400 00 2,616 00 32 " Nat'l Bank of Commerce, Boston, 3,200 00 3,680 00 100 " First National Bank, Boston, 10,900 00 19,729 00 50 " First National Bank, Boston, 10,900 00 19,729 00 65 " Ontario Bank, Bowmanville, 6,500 00 65,700 00 65 "						
200 " Am. Exchange N'l B'k, New York, 20,000 00 31,000 00 300 " Imp. & Trad N'l Bank, New York, 30,000 00 165,600 00 200 " Manhat'n Comp'y B'k, New York, 10,000 00 18,600 00 334 " Merchants' Nat'l B'k, New York, 16,700 00 23,380 00 225 " Metropolitan N'l B'k, New York, 22,500 00 1,500 00 39 " Atlantic National Bank, Boston, 3,900 00 4,992 00 70 " Blackstone Nat'l Bank, Boston, 7,000 00 7,000 00 125 " Boylston National Bank, Boston, 12,500 00 15,750 00 24 " Hide and Leather N'l B'k, Boston, 2,400 00 2,616 00 32 " Nat'l Bank of Commerce, Boston, 3,200 00 3,680 00 100 " First National Bank, Boston, 10,000 00 24,000 00 109 " Second National Bank, Boston, 10,900 00 19,729 00 50 " First National Bank, Boston, 10,900 00 19,729 00 65 " Ontario Bank, Bowmanville, 6,500 00 65,700 00 65 "		66				
300 "Imp. & Trad N'l Bank, New York, 30,000 00 165,900 00 200 "Manhat'n Comp'y B'k, New York, 10,000 00 18,600 00 334 "Merchants' Nat'l B'k, New York, 16,700 00 23,380 00 225 "Metropolitan N'l B'k, New York, 22,500 00 1,500 00 39 "Atlantic National Bank, Boston, 3,900 00 4,992 00 70 "Blackstone Nat'l Bank, Boston, 7,000 00 7,000 00 125 "Boylston National Bank, Boston, 12,500 00 15,750 00 24 "Hide and Leather N'l B'k, Boston, 2,400 00 2,616 00 32 "Nat'l Bank of Commerce, Boston, 3,200 00 3,680 00 100 "First National Bank, Boston, 10,000 00 24,000 00 109 "Second National Bank, Boston, 10,900 00 19,729 00 50 "First National Bank, Boston, 10,900 00 19,729 00 65 "Ontario Bank, Bowmanville, 6,500 00 65,700 00 65 "Ontario Bank, Bowmanville, 6,500 00 69,955 00 100 "Connecticut River Co		66				
200 "Manhat'n Comp'y B'k, New York, 10,000 00 18,600 00 334 "Merchants' Nat'l B'k, New York, 16,700 00 23,380 00 225 "Metropolitan N'l B'k, New York, 22,500 00 1,500 00 39 "Atlantic National Bank, Boston, 3,900 00 4,992 00 70 "Blackstone Nat'l Bank, Boston, 7,000 00 7,000 00 125 "Boylston National Bank, Boston, 12,500 00 15,750 00 24 "Hide and Leather N'l B'k, Boston, 2,400 00 2,616 00 32 "Nat'l Bank of Commerce, Boston, 3,200 00 3,680 00 100 "First National Bank, Boston, 10,000 00 24,000 00 109 "Second National Bank, Boston, 10,900 00 19,729 00 50 "First National Bank, Albany, 5,000 00 9,000 00 150 "Bank of Montreal, Montreal, 30,000 00 65,700 00 65 "Ontario Bank, Bowmanville, 6,500 00 6,570 00 100 "Connecticut River Company," 10,000 00 3,000 00 20 "Chicago, Burl. & Quincy R.R		66				
334 "Merchants' Nat'l B'k, New York, 16,700 00 23,380 00 225 "Metropolitan N'l B'k, New York, 22,500 00 1,500 00 39 "Atlantic National Bank, Boston, 3,900 00 4,992 00 70 "Blackstone Nat'l Bank, Boston, 7,000 00 7,000 00 125 "Boylston National Bank, Boston, 12,500 00 15,750 00 24 "Hide and Leather N'l B'k, Boston, 2,400 00 2,616 00 32 "Nat'l Bank of Commerce, Boston, 3,200 00 3,680 00 100 "First National Bank, Boston, 10,000 00 24,000 00 109 "Second National Bank, Boston, 10,900 00 19,729 00 50 "First National Bank, Albany, 5,000 00 9,000 00 150 "Bank of Montreal, Montreal, 30,000 00 65,700 00 65 "Ontario Bank, Bowmanville, 6,500 00 6,955 00 100 "Connecticut River Company," 10,000 00 3,000 00 20 "Connecticut River Railroad, 2,000 00 5,000 00 710 "Chicago, Burl. & Quincy R.R., <td></td> <td>66</td> <td></td> <td></td> <td></td> <td></td>		66				
225 " Atlantic National Bank, Boston, . 22,500 00 1,500 00 39 " Atlantic National Bank, Boston, . 3,900 00 4,992 00 70 " Blackstone Nat'l Bank, Boston, . 7,000 00 7,000 00 125 " Boylston National Bank, Boston, . 12,500 00 15,750 00 24 " Hide and Leather N'l B'k, Boston, . 2,400 00 2,616 00 32 " Nat'l Bank of Commerce, Boston, . 3,200 00 3,680 00 100 " First National Bank, Boston, . 10,000 00 24,000 00 109 " Second National Bank, Boston, . 10,900 00 19,729 00 50 " First National Bank, Albany, . 5,000 00 9,000 00 150 " Bank of Montreal, Montreal, . 30,000 00 65,700 00 65 " Ontario Bank, Bowmanville, . 6,500 00 6,955 00 100 " Connecticut River Company, ' . 10,000 00 3,000 00 20 " Connecticut River Railroad, . 2,000 00 5,000 00 1,500 " N Y., New Hav. & Hart. R.R 150,000 00 297,000 00 700	200	66				
39 " Atlantic National Bank, Boston, . 3,900 00 4,992 00 70 " Blackstone Nat'l Bank, Boston, . 7,000 00 7,000 00 125 " Boylston National Bank, Boston, . 12,500 00 15,750 00 24 " Hide and Leather N'l B'k, Boston, . 2,400 00 2,616 00 32 " Nat'l Bank of Commerce, Boston, . 3,200 00 3,680 00 100 " First National Bank, Boston, . 10,000 00 24,000 00 109 " Second National Bank, Boston, . 10,900 00 19,729 00 50 " First National Bank, Albany, . 5,000 00 9,000 00 150 " Bank of Montreal, Montreal, . 30,000 00 65,700 00 65 " Ontario Bank, Bowmanville, . 6,500 00 6,955 00 100 " Connecticut River Company, ' . 10,000 00 3,000 00 20 " Connecticut River Railroad, . 2,000 00 5,000 00 1,500 " N Y., New Hav. & Hart. R.R 150,000 00 50,410 00 710 " Chicago, Burl. & Quincy R.R., . 71,000 00 50,410 00 700 " Chicago & Northwestern R R., . 70,000 00 77,400 00	334	66	Merchants' Nat'l B'k, New York, .	16,700	00	
70 "Blackstone Nat'l Bank, Boston,	225	66	Metropolitan N'l B'k, New York,.			
125 "Boylston National Bank, Boston, 12,500 00 15,750 00 24 "Hide and Leather N'l B'k, Boston, 2,400 00 2,616 00 32 "Nat'l Bank of Commerce, Boston, 3,200 00 3,680 00 100 "First National Bank, Boston, 10,000 00 24,000 00 109 "Second National Bank, Boston, 10,900 00 19,729 00 50 "First National Bank, Albany, 5,000 00 9,000 00 150 "Bank of Montreal, Montreal, 30,000 00 65,700 00 65 "Ontario Bank, Bowmanville, 6,500 00 6,955 00 100 "Connecticut River Company," 10,000 00 3,000 00 20 "Connecticut River Railroad, 2,000 00 5,000 00 1,500 "NY., New Hav. & Hart. R.R. 150,000 00 297,000 00 710 "Chicago, Burl. & Quincy R.R., 71,000 00 50,410 00 220 "Chic., Rock Island & Pacific R.R., 22,000 00 13,640 00 700 "Chicago & Northwestern R R., 77,000 00 77,400 00 770 "Chic., Milwaukee & St. Paul R.R., 77,000 00 2,400 00 1,000	39	66	Atlantic National Bank, Boston, .	3,900	00	4,992 00
24 "Hide and Leather N'l B'k, Boston, 2,400 00 2,616 00 32 "Nat'l Bank of Commerce, Boston, 3,200 00 3,680 00 100 "First National Bank, Boston, 10,000 00 24,000 00 109 "Second National Bank, Boston, 10,900 00 19,729 00 50 "First National Bank, Albany, 5,000 00 9,000 00 150 "Bank of Montreal, Montreal, 30,000 00 65,700 00 65 "Ontario Bank, Bowmanville, 6,500 00 6,955 00 100 "Connecticut River Company," 10,000 00 3,000 00 20 "Connecticut River Railroad, 2,000 00 5,000 00 1,500 "NY., New Hav. & Hart. R.R. 150,000 00 297,000 00 710 "Chicago, Burl. & Quincy R.R., 71,000 00 50,410 00 220 "Chic., Rock Island & Pacific R.R., 22,000 00 13,640 00 700 "Chicago & Northwestern R R., 70,000 00 77,400 00 770 "Chic., Milwaukee & St. Paul R.R., 77,000 00 67,230 00 200 "Union Pacific Railroad, 20,000 00 2,400 00 1,000 "Co	70	66	Blackstone Nat'l Bank, Boston, .	7,000	00	7,000 00
32 "Nat'l Bank of Commerce, Boston, 3,200 00 3,680 00 100 "First National Bank, Boston, 10,000 00 24,000 00 109 "Second National Bank, Boston, 10,900 00 19,729 00 50 "First National Bank, Albany, 5,000 00 9,000 00 150 "Bank of Montreal, Montreal, 30,000 00 65,700 00 65 "Ontario Bank, Bowmanville, 6,500 00 6,955 00 100 "Connecticut River Company,' 10,000 00 3,000 00 20 "Connecticut River Railroad, 2,000 00 5,000 00 1,500 N Y., New Hav. & Hart. R.R. 150,000 00 297,000 00 710 "Chicago, Burl. & Quincy R.R., 71,000 00 50,410 00 220 "Chic., Rock Island & Pacific R.R., 22,000 00 13,640 00 700 "Chicago & Northwestern R R., 70,000 00 77,400 00 770 "Chic., Milwaukee & St. Paul R.R, 77,000 00 67,230 00 200 "Union Pacific Railroad, 20,000 00 2,400 00 1,000 "Conn. & Passumpsic Rivers R R., 50,000 00 50,000 00 500 "N.	125	66	Boylston National Bank, Boston,.	12,500	00	15,750 00
100 "First National Bank, Boston, 10,000 00 24,000 00 109 "Second National Bank, Boston, 10,900 00 19,729 00 50 "First National Bank, Albany, 5,000 00 9,000 00 150 "Bank of Montreal, Montreal, 30,000 00 65,700 00 65 "Ontario Bank, Bowmanville, 6,500 00 6,955 00 100 "Connecticut River Company, 10,000 00 3,000 00 20 "Connecticut River Railroad, 2,000 00 5,000 00 1,500 "NY., New Hav. & Hart. R.R 150,000 00 297,000 00 710 "Chicago, Burl. & Quincy R.R., 71,000 00 50,410 00 220 "Chic., Rock Island & Pacific R.R., 22,000 00 13,640 00 700 "Chicago & Northwestern R.R., 70,000 00 77,400 00 770 "Chic., Milwaukee & St. Paul R.R., 77,000 00 67,230 00 200 "Union Pacific Railroad, 20,000 00 2,400 00 1,000 "Conn. & Passumpsic Rivers R.R., 50,000 00 50,000 00	24	66	Hide and Leather N'l B'k, Boston,	2,400	00	2,616 00
109 " Second National Bank, Boston, . 10,900 00 19,729 00 50 " First National Bank, Albany, . 5,000 00 9,000 00 150 " Bank of Montreal, Montreal, . 30,000 00 65,700 00 65 " Ontario Bank, Bowmanville, . 6,500 00 6,955 00 100 " Connecticut River Company, ' . 10,000 00 3,000 00 20 " Connecticut River Railroad, . 2,000 00 5,000 00 1,500 " N Y., New Hav. & Hart. R.R 150,000 00 297,000 00 710 " Chicago, Burl. & Quincy R.R., . 71,000 00 50,410 00 220 " Chic., Rock Island & Pacific R.R., . 22,000 00 13,640 00 700 " Chicago & Northwestern R R., . 70,000 00 77,400 00 770 " Chic., Milwaukee & St. Paul R.R., . 77,000 00 67,230 00 200 " Union Pacific Railroad, . 20,000 00 2,400 00 1,000 " Conn. & Passumpsic Rivers R R., . 100,000 00 50,000 00 500 " N.Y. Cent'l & Hudson River R.R., . 50,000 00 50,000 00	32	6.6	Nat'l Bank of Commerce, Boston,	3,200	00	3,680 00
50 "First National Bank, Albany, 5,000 00 9,000 00 150 "Bank of Montreal, Montreal, 30,000 00 65,700 00 65 "Ontario Bank, Bowmanville, 6,500 00 6,955 00 100 "Connecticut River Company, 10,000 00 3,000 00 20 "Connecticut River Railroad, 2,000 00 5,000 00 1,500 "NY., New Hav. & Hart. R.R 150,000 00 297,000 00 710 "Chicago, Burl. & Quincy R.R., 71,000 00 50,410 00 220 "Chic., Rock Island & Pacific R.R., 22,000 00 13,640 00 700 "Chicago & Northwestern R.R., 70,000 00 77,400 00 770 "Chic., Milwaukee & St. Paul R.R., 77,000 00 67,230 00 200 "Union Pacific Railroad, 20,000 00 2,400 00 1,000 "Conn. & Passumpsic Rivers R.R., 50,000 00 50,000 00	100	66	First National Bank, Boston, .	10,000	00	24,000 00
150 "Bank of Montreal, Montreal,	109	66	Second National Bank, Boston, .	10,900	00	19,729 00
65 "Ontario Bank, Bowmanville, . 6,500 00 6,955 00 100 "Connecticut River Company, . 10,000 00 3,000 00 20 "Connecticut River Railroad, . 2,000 00 5,000 00 1,500 "NY., New Hav. & Hart. R.R 150,000 00 297,000 00 710 "Chicago, Burl. & Quincy R.R., . 71,000 00 50,410 00 220 "Chic., Rock Island & Pacific R.R., 22,000 00 13,640 00 700 "Chicago & Northwestern R.R., . 70,000 00 77,400 00 770 "Chic., Milwaukee & St. Paul R.R., . 77,000 00 67,230 00 200 "Union Pacific Railroad, . 20,000 00 2,400 00 1,000 "Conn. & Passumpsic Rivers R.R., 100,000 00 105,000 00 500 "N.Y. Cent'l & Hudson River R.R., 50,000 00 50,000 00	50	6.6	First National Bank, Albany, .	5,000	00	9,000 00
100 " Connecticut River Company," 10,000 00 3,000 00 20 " Connecticut River Railroad, 2,000 00 5,000 00 1,500 " N Y., New Hav. & Hart. R.R. 150,000 00 297,000 00 710 " Chicago, Burl. & Quincy R.R., 71,000 00 50,410 00 220 " Chic., Rock Island & Pacific R.R., 22,000 00 13,640 00 700 " Chicago & Northwestern R R., 70,000 00 77,400 00 770 " Chic., Milwaukee & St. Paul R.R., 77,000 00 67,230 00 200 " Union Pacific Railroad, 20,000 00 2,400 00 1,000 " Conn. & Passumpsic Rivers R R., 100,000 00 105,000 00 500 " N.Y. Cent'l & Hudson River R.R., 50,000 00 50,000 00	150	6.6	Bank of Montreal, Montreal,	30,000	00	65,700 00
20 " Connecticut River Railroad, 2,000 00 5,000 00 1,500 " N Y., New Hav. & Hart. R.R. 150,000 00 297,000 00 710 " Chicago, Burl. & Quincy R.R., 71,000 00 50,410 00 220 " Chic., Rock Island & Pacific R.R., 22,000 00 13,640 00 700 " Chicago & Northwestern R R., 70,000 00 77,400 00 770 " Chic., Milwaukee & St. Paul R.R., 77,000 00 67,230 00 200 " Union Pacific Railroad, 20,000 00 2,400 00 1,000 " Conn. & Passumpsic Rivers R R., 100,000 00 105,000 00 500 " N.Y. Cent'l & Hudson River R.R., 50,000 00 50,000 00	65	6.6	Ontario Bank, Bowmanville, .	6,500	00	6,955 00
1,500 "NY., New Hav. & Hart. R.R. 150,000 00 297,000 00 710 "Chicago, Burl. & Quincy R.R., 71,000 00 50,410 00 220 "Chic., Rock Island & Pacific R.R., 22,000 00 13,640 00 700 "Chicago & Northwestern R.R., 70,000 00 77,400 00 770 "Chic., Milwaukee & St. Paul R.R., 77,000 00 67,230 00 200 "Union Pacific Railroad, 20,000 00 2,400 00 1,000 "Conn. & Passumpsic Rivers R.R., 100,000 00 105,000 00 500 "N.Y. Cent'l & Hudson River R.R., 50,000 00 50,000 00	100	6.6	Connecticut River Company, ' .	10,000	00	3,000 00
710 " Chicago, Burl. & Quincy R.R., 71,000 00 50,410 00 220 " Chic., Rock Island & Pacific R.R., 22,000 00 13,640 00 700 " Chicago & Northwestern R R., 70,000 00 77,400 00 770 " Chic., Milwaukee & St. Paul R.R., 77,000 00 67,230 00 200 " Union Pacific Railroad, 20,000 00 2,400 00 1,000 " Conn. & Passumpsic Rivers R R., 100,000 00 105,000 00 500 " N.Y. Cent'l & Hudson River R.R., 50,000 00 50,000 00	20	6.6	Connecticut River Railroad,	2,000	00	5,000 00
220 " Chic., Rock Island & Pacific R.R., 22,000 00 13,640 00 700 " Chicago & Northwestern R R., 70,000 00 77,400 00 770 " Chic., Milwaukee & St. Paul R.R., 77,000 00 67,230 00 200 " Union Pacific Railroad, 20,000 00 2,400 00 1,000 " Conn. & Passumpsic Rivers R R., 100,000 00 105,000 00 500 " N.Y. Cent'l & Hudson River R.R., 50,000 00 50,000 00	1,500	66	NY., New Hav. & Hart. R.R.	150,000	00	297,000 00
700 " Chicago & Northwestern R R.,	710	6.6	Chicago, Burl. & Quincy R.R., .	71,000	00	50,410 00
770 " Chic., Milwaukee & St. Paul R.R., 77,000 00 67,230 00 200 " Union Pacific Railroad, 20,000 00 2,400 00 1,000 " Conn. & Passumpsic Rivers R R., 100,000 00 105,000 00 500 " N.Y. Cent'l & Hudson River R.R., 50,000 00 50,000 00	220	66	Chie., Rock Island & Pacific R.R.,	22,000	00	13,640 00
770 " Chic., Milwaukee & St. Paul R.R., 77,000 00 67,230 00 200 " Union Pacific Railroad,	700	66	Chicago & Northwestern R R., .	70,000	00	77,400 00
1,000 " Conn. & Passumpsic Rivers R R., 100,000 00 105,000 00 500 " N.Y. Cent'l & Hudson River R.R., 50,000 00 50,000 00	770	66	-	77,000	00	67,230 00
1,000 " Conn. & Passumpsic Rivers R R., 100,000 00 105,000 00 500 " N.Y. Cent'l & Hudson River R.R., 50,000 00 50,000 00						2,400 00
500 " N.Y. Cent'l & Hudson River R.R., 50,000 00 50,000 00						
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	Par Value.	Market Value,
Alabama State bonds,	\$10,000 00	\$10,400 00
Georgia State bonds,	25,000 00	26,250 00
New Brunswick, N. J., City bonds,	20,000 00	20,000 00
Dubuque, Iowa, City bonds,	25,000 00	25,750 00
Richmond, Va., City bonds,	52,500 00	52,500 00
Harlem River & Port Chester R.R. bonds,	50,000 00	60,000 00
Chicago & Western Indiana Railroad bonds, .	326,000 00	379,580 00
Minneapolis Union Railway bonds,	50,000 00	60,000 00
Cleveland, Col., Cin. & Ind. bonds,	58,000 00	66,620 00
Nashville & Decatur bonds,	50,000 00	56,500 00
Indianapolis & Vincennes Railway bonds,	32,000 00	37,760 00
Chicago & Northwestern debentures,	50,000 00	53,000 00
Albany & Susquehanna bonds,	50,000 00	59,500 00
Northern Pacific bonds,	62,000 00	72,230 00
N. Y. Central & Hudson River Railroad deb., .	50,000 00	54,500 00
West Shore bonds,	100,000 00	106,500 00
Chicago, Burlington & Quincy R R. bonds, .	50,000 00	50,000 00
New York & New England Railroad bonds, .	50,000 00	57,500 00
City of Indianapolis Belt Railroad bonds,	74,000 00	76,960 00
Pittsburgh, Cincinnati & St. Louis R.R. bonds,	100,000 00	111,000 00
Louisville, Frankfort & Lexington R.R. bonds,	92,000 00	95,680 00
Cincinnati, Ind, St. Louis & Chic. R.R. bonds,	112,000 00	116,480 00
Detroit, Lansing & Northern Railroad bonds, .	50,900 00	32,500 00
Jefferson Railroad Co bonds,	50,000 00	50,000 00
Dayton & Michigan Railroad bonds,	50,000 00	54,000 00
St. Louis & San Francisco R'y and land bonds,	50,000 00	57,500 00
N. Y., Lake Erie & Western Railroad bonds, .	50,000 00	54,000 00
Milwaukee & St. Paul bonds,	63,000 00	72,450 00
Iowa Falls and Sioux City bonds,	60,000 00	75,000 00
Cincinnati, Hamilton & Dayton R.R. bonds, .	55,000 00	65,725 00
Canadian Pacific Railway bonds,	48,666 60	57,750 00
Montreal Corporation bonds,	62,500 00	62,500 00
Chicago & Great Western Railroad bonds, .	36,000 00	37,800 00
Lake Shore & Michigan Southern R.R. bonds,	100,000 00	124,000 00
Lehigh Valley bonds,	175,000 00	192,500 00
St. Paul, Minn., certificates,	20,000 00	20,000 00
Topeka, Kan., Internal Imp. Sewer bonds,	21,000 00	21,000 00
Chicago, Burlington & Quincy bonds,	6,600 00	6,798 00
Philadelphia & Reading Railroad bonds,	75,000 00	79,500 00
Housatonic Railroad certificates,	100,000 00	105,000 00
New York, New Haven & Hartford R R. certs.,	60,000 00	84,000 00
Chicago, Burlington & Quincy bonds,	5,000 00	6,100 00
Connecticut River Railroad bonds,	1,000 00	1,000 00
St. Paul & Northern Pacific bonds,	75,000 00	92,250 00
Minnesota State warrants,	53,900 00	45,396 66
Mil., Lake Shore & West'n R.R. sink'g f'd b'ds,	26,000 00	29,120 00
Hartford Street R'y Co. debentures,	100,000 00	103,000 00

Securities held as collateral for cash loans:-	_	
	Market Value.	Loaned Thereon.
37 shares Ætna Fire Ins Co.,	\$9,250 00	
60 " Cleveland & Pittsburgh Railroad, .		
20 " Wells, Fargo Express Co.,	2,100 00) }
	\$15,850 00	\$10,000 00
Criestany on Assume Dec		•,
SUMMARY OF ASSETS DEC.		
Cash value of unencumbered real estate,		
Loans on mortgage of real estate (first liens*),		
Interest due or accrued thereon,		
Stocks and bonds, as per schedule,		
Loans on collateral security, as per schedule, .		
Cash in the office of the company,		
Cash deposited in bank,		
Premiums in course of collection (gross), .		
Rents due and accrued,		
Non-resident tax due,	18,278 00	
Gross assets,		\$8,729,560 15
Deduct special deposits in other States,		390,881 50
Palana		e0 990 670 65
Balance,	• •	\$8,338,678 65
Liabilities.	*****	
Losses adjusted, unpaid,	\$182,840 32	
claimed and reported,	337,420 41	
disputed or resisted,		
1 0 ,	4,225,620 01	
Commissions and brokerage,		
Reinsurance disallowed,	101,226 87	•
Gross liabilities, except capital,	\$5,069,024 27	
	196,423 82	
Deduct hability on special deposits,	100,420 02	4,872,600 45
~		
Surplus as regards policy-holders,		\$3,466,078 20
Paid-up capital,	• •	1,250,000 00
Surplus over capital,		\$2,216,078 20
INCOME.	0000 740 50	
Fire premiums outstanding Dec. 31, 1893,	\$803,749 52	
Same not collected,	2,069 92	
Net collected,	\$801,679 60	
Premiums on risks written or renewed,	6,986,334 06	
2 10 2 10 2 10 10 10 10 10 10 10 10 10 10 10 10 10		
Total,	\$7,788,013 66	
Premiums now in course of collection,	1,052,849 35	
Entire premiums collected,	\$ 6,735,164 31	
± .	1,175,553 66	
Net cash fire premiums received,	1,170,000 00	\$5,559,610 65
*		
* Value of lands mortgaged,	\$1,400 2,503	,000 00 ,025 00
Amount of insurance held as collateral,		978 00

Interest received on mortgage	es,							\$71,141	78
Interest and dividends receive								237,073	70
Income from rents,								8,038	21
Gross cash income, .		•	•	•	•	•	٠	\$5,875,864	34
	Evan	2011210							
Cash paid for fire losses, .		ENDIT			3.039	.840	77	,	
Deduct salvage and reinsuran									
Net cash paid for fire losses,									02
Cash dividends paid, .								000 000	
Cash paid for commissions an	d byc	Jeograf	• ດາດ	•	•	•	•		
for salaries of office									
for State and local									

for incidentals,.	•	•	•	•	•	•		. 536,523	94
Gross cash expenditures,		•	•	•				\$4,974,658	59
* '									
Ris	KS A	ND P	REMI	UMS.					
	4.000			A * O O	^-=	•0.0	0.0	Premium	
Fire risks outstanding Dec. 31		3,	•	\$526.				\$6,229,039	
Fire risks written during 1894	4,	•	•	558	,630,8	384	00	6,986,334	06
Total,			. \$	1.085	588 (380	00	\$13,215,373	48
Deduct risks expired and terr			. *		,875,0			4,308,846	
Deduct risks expired and terr	mma	cu,	٠.	000	,010,0	711			
In force at end of year, .				\$728	,713,6	336	00	\$8,906,527	39
Deduct amount reinsured,				29	,994,8	300	00	455,287	36
N			-			222		********	
Net amount in force,.	•	•	•	\$ 698	,718,8	336	00	\$8,451,240	03
	11								
	Misc.								
Premiums received from orga						•		\$77,905,783	
Losses paid from organizatio						•		46,479,143	
Fire losses incurred during th	ie yea	ır,						2,756,850	
Cash dividends declared from	n org	aniza	tion	of ec	mpa	ny,		7,688,100	00
Dividends declared during th	e yea	r (24	per	cent.), .			300,000	00
Company's stock owned by d	irecto	ors,						180,200	00
"HOME THOMAS	n c	()] ()			****	37.	\D.F	7 37 37	
"HOME INSURANCE COMPANY," NEW YORK, N. Y.									
[Incorporated April, 1853. Commenced business April 13, 1853.]									
							, 10	,	
PAI	D-UP C	APITA	1., \$3,0	000,000	١.				

DANIEL A. HEALD, President.

WILLIAM L. BIGELOW, Secretaries.

			Par Value.	Market Value.
United States bonds,			\$275,000 00	\$303,875 00
District of Columbia bonds,			1,000,060 00	1,150,000 00
State of Georgia bonds, .			25,000 00	25,000 00

	Par Value.	Market Value.
	\$505,000 00	\$516,362 50
City of Richmond, Va., bonds,	50,000 00	53,000 00
Topeka City, Kan., Internal Imp. bonds,	110,782 95	114,106 44
City of Council Bluffs, Iowa, Imp. bonds,	16,000 00	16,480 00
Nebraska City, Nebraska, Imp. bonds,	19,000 00	19,665 00
Kansas City, Kansas, Improvement bonds, .	6,500 00	6,727 50
City of Greely, Col., water bonds,	25,000 00	25,750 00
Atchison, Kan., Improvement bonds,	5,000 00	5,175 00
West Chicago Park warrants,	31,648 50	31,648 50
New York, Lake Erie & Western R.R. bonds,.	200,000 00	218,000 00
New York, Chicago & St. Louis R.R. bonds, .	112,000 00	114,800 00
New York Central & Hudson River R.R. bonds,	100,000 00	125,000 00
New York & Harlem Railroad bonds,	100,000 00	117,250 00
Valley Railway Company of Ohio bonds,	100,000 00	50,000 00
Ohio & West Virginia Railway bonds,	100,000 00	115,000 00
Peoria, Decatur & Evansville Railway bonds,.	100,000 00	96,000 00
Cleve., Col., Cincinnati & Indianapolis R.R., .	100,000 00	128,500 00
Louisville, New Albany & Chicago R'y bonds,	100,000 00	109,000 00
West Shore Railway bonds,	100,000 00	105,000 00
Albemarle & Chesapeake Canal Co. bonds, .	110,000 00	121,000 00
Toledo, Ann Arbor & Grand Trunk R'y bonds,	100,000 00	85,000 00
Jeffersonville, Madison & Ind. R.R. bonds, .	102,000 00	118,320 00
Toledo, Ann Arbor & Cadillae R'y bonds,	100,000 00	69,500 00
Dunkirk, Warren & Pittsburgh R'y bonds,	75,000 00	87,000 00
Chicago, St. Paul, Minn. & Omaha R'y bonds, .	50,000 00	62,750 00
Alabama Central Railroad bonds,	50,000 00	54,000 00
Louisville, St. Louis & Texas Railway bonds,.	50,000 00	29,500 00
Savannah & Western Railroad bonds,	50,000 00	27,500 00
Virginia Midland Railway bonds,	50,000 00	48,000 00
Standard Gas Company bonds,	50,000 00	50,000 00
Des Moines Water Works Co. of Iowa bonds,.	50,000 00	50,000 00
Denver Water Company bonds,	45,000 00	36,000 00
Streator, Ill., Aqueduct Company bonds,	10,000 00	10,000 00
2,000 shares Pennsylvania Railroad Company,	100,000 00	102,000 00
1,000 " Fort Wayne & Jackson Railroad,	100 000 00	119,000 00
1,000 " Chic., St. P., Minn. & Omaha R'y,	100,000 00	111,500 00
1,100 " N. Y. Cent. & Hudson River R R.,	110,000 00	108,487 50
1,000 " Rensselaer & Saratoga Railroad, .	100,000 00	180,000 CO
1,000 " United N. J. R.R. & Canal Co., .	100,000 00	236,000 00
2,000 " Morris & Essex Railroad,	100,000 00	160,000 00
1,000 " Lake Shore & Mich. South'n R'y,	100,000 00	134,500 00
500 " Standard Gas Light Company, .	50,000 00	44,000 00
400 " National Broadway Bank,	10,000 00	23,500 00
200 " American Ex. Nat'l Bank, N. Y.,.	20,000 00	31,000 00
200 " Mercantile National Bank, N. Y.,	20,000 00	36,000 00
200 "Bank of America, N. Y.,	20,000 00	41,000 00
200 "Nat'l Bank of Commerce, N. Y., .	20,000 00	36,000 00
200 " Manhattan Company, N. Y., .	10,000 00	18,600 00

			Par Val	lue.	Market Val	lue.
200	shares	Merchants' Ex. Nat'l Bank, N. Y.,	\$10,000	00	\$11,200	00
200	46	Nassau Bank,	10,000	00	16,000	00
200	66	Chatham National Bank, N. Y., .	5,000	00	17,500	00
200	66	Nat'l Butch's' and Drov's' B'k, N.Y.,	5,000	00	7,750	00
100	"	Hanover National Bank, N. Y.,	10,000	00	31,000	00
100	"	National Bank of the Republic, .	10,000	00	15,500	00
100	"	Fourth National Bank, N. Y.,	10,000	00	19,000	00
200	66	Holland Trust Company,	20,000	00	20,000	00
200	66	Franklin Trust Co, Brooklyn,	20,000	00	48,000	00
50	66	Metropolitan Trust Company,	5,000	00	14,500	00
45	66	Long Island Loan and Trust Co., .	4,500	00	9,450	00
	•		\$5,142,431	45	\$5,886,397	44

Securities held as collateral for cash loans:— Market Value. Loaned Thereon. Seattle, Lake Shore & Eastern Railroad bonds, \$2,200 00 Atchison, California & Pacific Railroad bonds, 1,170 00 \$7,000 00 St. Joseph & Grand Island Railroad bonds, 1,160 00 Spokane & Palouse Railway bonds,.. 4,150 00 j Dakota & Great Southern Railroad bonds, 1,075 00 800 00 Des Moines & Fort Dodge Railroad bonds, 31,900 00 25,000 00 Atchison, Colorado & Pacific Railroad bonds, . 390 00 Seattle, Lake Shore & Eastern Railroad bonds, 1,320 00 1,800 00 11 shares Nassau Ferry Company, . 1,650 00 j Louisville & Nashville Railroad bond. 1,100 00 500 00 Dakota & Great Southern Railroad bond. 1,075 00 400 00 8 shares Morris & Essex Railroad, . 640 00 7 1,100 00 20 shares Wheeling & Lake Erie Railroad, 780 00 \$ Des Moines & Fort Dodge Railroad bonds, 2.900 00 Seattle, Lake Shore & Eastern Railroad bonds, 880 00 4,000 00 Albemarle & Chesapeake Canal Co. bonds, 2,200 00 1 400 shares National Bank of North America, . 37,800 00 42,000 00 Cleveland & Canton Railroad bond... 850 00 Houston & Texas Central Railroad bond, 1,015 00 Toledo, Ann Arbor. & Grand Trunk R.R. bond, 850 00 New Haven & Northampton Railroad bond, 1,110 00 Chicago & Eastern Illinois bond, 570 00 Chicago & Northwestern Railroad bond, . 465 00 St. Paul City Railway bond, 1,000 00 Pittsburgh, Painesville & Fairport bond,. 947 50 10,700 00 Lake Erie & Western bond, 1,050 00 10 shares Wells, Fargo & Co. Express, 1,050 00 6 Naugatuck Railroad Company, 1,200 00 2 Chicago & Northwestern Railroad, . 287 00 7 City Bank of New Haven, Conn., 854 00 5 Middletown National Bank. 525 00 66 1 National New Haven Bank, 164 00

Prov. Sav. Life Ass'ce Society, N. Y.,

3,000 00 1

30

Des Moines & Fort Dodge Railroad bonds, . Ports. & Suffolk Company of Virginia bonds, Macoupin County (Ill.) Court House bond, . 37 shares Western Union Telegraph Co., . 250 " National Bank of the Republic, . Sioux City Improvement bond, Albemarle & Chesapeake Canal Co. bonds, .	\$5,800 00 2,500 00 500 00 3,228 25 38,750 00 5,500 00	\$5,000 00 1,000 00 25,000 00 5,000 00
SUMMARY OF ASSETS DEC. 31,	1894.*	
Cash value of unencumbered real estate, Loans on mortgage of real estate (first liens †), Interest due or accrued thereon, Stocks and bonds, as per schedule, Loans on collateral security, as per schedule, Cash deposited in bank, Interest due and accrued, Premiums in course of collection (gross), Notes taken for marine and inland risks, Premiums more than 3 months due, \$4,300 60 Bills receivable, Gross assets, Deduct special deposits in other States,	666,572 17 519,894 34 11,289 34 886,397 44 125,100 00 410,495 19 35,234 88 814,398 85 5,637 90	
Liabilities.		
claimed and reported,	\$95,298 79 584,005 98 58,684 29	
·	737,989 06 169,737 00	
	568,252 06 548,672 00 450 00 76,223 54	

^{*} The company holds, also, instalment premium notes to the amount of \$701,995.95, which do not enter into nor form any part of the assets of the company, as no portion of them is earned. Whatever value is attached to them would necessarily be counterbalanced by the addition of an exactly equal amount to the reinsurance liability, the entire sum consisting of "unearned premiums."

Reinsurance,	\$75,194 8,928			
Gross liabilities, except capital,	\$5,277,720	75		
	109,931			
• • • • • • • • • • • • • • • • • • • •			\$ 5,167,789	50
Surplus as regards policy-holders,	• •		\$4,171,730 3,000,000	
Surplus over capital,			\$1,171,730	67
Income.				
Fire premiums outstanding Dec. 31, 1893,	\$931,746	21		
Same not collected,	1,609			
Same not confected,	1,000			
Net collected,	\$930,137	79		
Premiums on risks written or renewed,	5,806,678	44		
TD 4 1	#C 79C 91C			
	\$6,736,816			
Premiums now in course of collection,	786,719	U4 ——		
Entire premiums collected,	\$5,950,097	19		
<u>*</u>	1,336,146			
Net cash fire premiums received,			\$4,613,950	54
Marine premiums outstanding Dec. 31, 1893, .				
-	246,481			
Total,				
Premiums now in course of collection,	31,980	41		
Entire premiums collected,	\$247.428	79		
Less reinsurance and return premiums,				
Not cash marine premiums received, .			183,595	15
•			40,104	
Interest and dividends received from all other			244,810	
Income from rents,			108,853	
Gross cash income,		•	\$5,191,313	04
Expenditures.				
	\$3,421,043	52		
Deduct salvage and reinsurance,				
			\$2,918,242	73
Net cash paid for fire losses,	\$105,279	46		
Deduct salvage and reinsurance,	28,916	46		
Net cash paid for marine and inland losses,			76,363	00
Cash dividends paid,			299,550	00
Cash paid for commissions and brokerage,			845,133	43
for salaries of officers and employe	ecs,		400,010	
for State and local taxes,			97,230	
for rent and incidentals,			376,926	22
Gross cash expenditures,			\$5,013,456	38

RISKS AND PREMIUMS. Premiums.						
Fire risks outstanding Dec. 31, 1893,	. 1	\$966,666,727		\$9,494,688	00	
Fire risks written during 1894,	٠.	608,722,254	00	5,806,678	44	
Total,	. \$	1,575,388,981	00	\$ 15,301,366	44	
Deduct risks expired and terminated,		632,870,172	00	5,977,379	44	
In force at end of year,		\$942,518,809	00	\$9,323,987	00	
Deduct amount reinsured,		96,010,320	00	554,765	00	
Net amount in force,		\$846,508,489	00	\$8,769,222	00	
Marine risks outstanding Dec. 31, 1893,		\$6,182,740	00	\$ 158,259	00	
Marine risks written during 1894, .		63,728,324	00	246,481	31	
Total,		\$ 69,911,064	00	\$404,740	31	
Deduct risks expired and terminated,		62,689,086	00	221,709	31	
In force at end of year,		\$7,221,978	00	\$183,031	00	
Deduct amount reinsured,	•	1,256,775	00	28,425	00	
Net amount in force,	•	\$5,965,203	00	\$154,606	00	
Miscellan	NEO	us.				
Premiums received from organization o	f cc	ompany, .		\$106,043,939	00	
Losses paid from organization of compa		~ ~ ~		. 64,211,661		
Fire losses incurred during the year,				. 2,852,097	00	
Marine and inland losses incurred during	ig tl	he year,		. 74,946	00	
Cash dividends declared from organizat		~ ~		. 9,415,000		
Dividends declared during the year (10	per	cent.), .		. 300,000		
Company's stock owned by directors,	•			. 138,800	00	

"PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY OF NORTH AMERICA," PHILADELPHIA, PA.

[Incorporated April 14, 1794. Commenced business 1792.]

PAID-UP CAPITAL, \$3,000,000.

CHARLES PLATT, President.

GREVILLE E. FRYER, Secretary.

			Par Value.	Market Value.
Boston city bonds,			\$112,000 00	\$122,080 00
Richmond, Va., city bonds,			53,000 00	53,000 00
Georgia State bonds, .			25,000 00	28,000 00
Baltimore water bonds, .			200,000 00	200,000 00
Toledo city bonds,	•		1,000 00	1,100 00
Cincinnati city bonds, .			39,000 00	43,680 00
Belgian government bonds,			49,000 00	49,000 00
Providence city bonds, .			25,000 00	26,500 00

	71 77.1	No. 1 of Wales
Burlington eity bonds,	Par Value. \$12,000 00	Market Value. \$12,480 00
East Lincoln (Ill) bonds,	10,000 00	10,000 00
City of Montreal bonds,	111,000 00	111,000 00
Western Springs, Cook Co., Ill., warrants, .	19,673 08	19,673 08
City of Chicago warrants,	17,625 00	17,625 00
Pennsylvania Railroad bonds,	430,000 00	497,500 00
Philadelphia & Reading Railroad bonds,	350,000 00	437,500 00
North Pennsylvania Railroad bonds,	80,000 00	99,000 00
Belvidere & Delaware Railroad bonds,	50,000 00	54,500 00
Pennsylvania & N. Y. Canal & R.R. bonds, .	30,000 00	37,500 00
Lehigh Valley Railroad bonds,	200,000 00	245,000 00
Delaware Division Canal bonds,	15,000 00	14,250 00
French rentes,	5,800 00	5,800 00
Lehigh Coal and Navigation Company,	5,000 00	6,500 00
Easton & Amboy Railroad Company,	100,000 00	108,000 00
Philadelphia & Erie Railroad,	150,000 00	177,000 00
Chicago & Western Indiana Railroad bonds, .	90,000 00	99,000 00
Northern Central Railway bonds,	11,000 00	12,760 00
Pitts., McKeesp't & Youghiogheny Railroad, .	50,000 00	62,500 00
Lehigh Valley Railroad bonds,	35,000 00	35,350 00
The Belt R.R. and Stock Yard Company bonds,	50,000 00	52,500 00
Bergen County Railroad bonds,	50,000 00	50,000 00
Car Trust of New York bonds,	34,000 00	34,000 00
New York & Long Branch Railroad bonds,	150,000 00	168,000 00
100 shares Philadelphia National Bank, .	10,000 00	18,000 00
40 " Philadelphia Bourse,	2,000 00	1,000 00
228 " Chesapeake and Del. Canal Co., .	11,400 00	250 00
1,000 " Ins. Co. of N. America, \$10,000 00	-	200 00
Atlantie Mutual Insurance scrip,	6,970 00	6,970 00
Philadelphia & Baltimore Central Railroad,	100,000 00	105,000 00
Delaware & Chesapeake Railroad bonds,	100,000 00	95,000 00
Steubenville & Indiana Railroad bonds,	200,000 00	218,000 00
Corning, Cowanesque & A. R.R. bonds,	28,000 00	29,400 00
New York, Lake Erie & Western R.R. bonds,	231,000 00	249,000 00
Terre Haute & Logansport R R. bonds,	50,000 00	52,500 00
Texas & Pacific Railway bonds,	14,000 00	15,400 00
Louisville & Nashville Railroad,	66,000 00	73,260 00
Lehigh Coal & Navigation bonds,	50,000 00	52,500 00
New York, West Shore & Buffalo R.R. bonds,	25,000 00	26,500 00
San Antonio & Aransas Pass Railway bonds, .	21,000 00	12,180 00
Wrecking Boat "North America" bonds, .	20,000 00	20,000 00
Canada & Atlantic Railroad bonds,	20,000 00	15,000 00
Jefferson Railroad bonds,	30,000 00	30,000 00
McKeesport & Belle Vernon Railroad bonds,	20,000 00	24,000 00
Penn & New York Canal and R.R. bonds,	50,000 00	47,500 00
Baltimore Belt Railroad bonds,	30,000 00	31,200 00
Elizabeth Railroad of Austria bonds,	40,000 00	40,000 00
Tioga Railroad bonds,	5,000 00	5,000 00
Philadelphia & Reading Railroad bonds,	150,000 00	156,000 00
1		

Lehigh Valley bonds,	1'ar Val \$140,000		Market Value \$145,600 00	
Cincinnati, Hamilton & Dayton R.R. bonds, .			51,000 00	
	FO 000		52,500 00	
Northern Pacific Railroad bonds,	5,000		5,000 00	
Cleveland, Lorain & Wheeling R R. bonds, .	50,000		50,500 00	
Prospect Brewing Co. bonds,	25,000		25,000 00	
City of Columbus (O.) bonds,	25,000		26,000 00	
City of Portland (Ore.) bonds,	50,000		56,500 00	U -
	\$4,235,468	08	\$ 4,626,558 08	8
SUMMARY OF ASSETS DEC	. 31, 1894.			
Cash value of unencumbered real estate,	\$346,804	00		
Loans on mortgage of real estate (first liens*),				
Interest due or accrued thereon,	37,088			
Stocks and bonds, as per schedule,	4,626,558			
Loans on collateral security, as per schedule,				
Cash deposited in bank,			,	
Premiums in course of collection (gross),	. 964,057			
Notes taken for marine and inland risks,	. 64,213			
Reinsurance due,	. 12,280			
Bills receivable,				
			\$ 9,592,936 9	2
Deduct special deposits in other States, .			242,000 0	
reduct special deposits in other States, .		٠	242,000 0	_
Balance,			\$ 9,350,936 9	3
Liabilities.				
Losses adjusted, unpaid,	. \$109,681	91		
claimed and reported,	. 413,413	09		
disputed or resisted,	. 30,761	09		
Total amount of losses,	. \$553,856	09		
	. 180,951			
Net amount of unpaid losses,	\$379.00.1	31		
Unearned premiums on outstanding risks,				
Reclaimable on perpetual fire policies,				
Commissions and brokerage,	. 36,700			
Reinsurance,	. 6,885			
Bills payable,				
Reinsurance disallowed,	. 55,000			
Gross liabilities, except capital,	. \$4,412,366	46		
Deduct liability on special deposits,	. 139,284	96		
			4,273,081 5	50
Surplus as regards policy holders			\$5,077,855,4	43
Surplus as regards policy-holders,			\$5,077,855 4	
Paid-up capital,		•	3,000,000	00
		•	3,000,000	00

Income.	
	\$ 562,085 50
*	4,420,653 85
	\$ 4,982,739 35
Premiums now in course of collection,	638,972 42
Entire premiums collected,	\$4,343,766 93
	737,119 74
-	\$3,606,647 19
Marine premiums outstanding Dec. 31, 1893, .	. , ,
	2,504,750 66
	\$2,975,430 47
Premiums now in course of collection,	389,298 34
Entire premiums collected,	\$2 586 132 13
Less reinsurance and return premiums,	716 790 75
Net cash marine premiums received,	1,869,341 38
Interest received on mortgages,	
Interest and dividends received from all other	
Income from perpetual deposits,	
Deposits received for perpetual fire risks,	
Gross cash income,	\$5,867,938 65
Expenditures.	
Cash paid for fire losses,	\$2,316,811 55
Deduct salvage and reinsurance,	89,653 67
Net cash paid for fire losses,	
Cash paid for marine and inland losses,	
Deduct salvage and reinsurance,	1,131,806 52
Deduct salvage and reinsurance, Net cash paid for marine and inland losses, .	1,512,042 73
Cash dividends paid,	360,000 00
Cash paid for commissions and brokerage, .	
for salaries of officers and employee	es, 267,346 38
for State and local taxes,	113,065 33
for incidentals,	328,026 72
Deposits returned on perpetual fire risks,	\$17,323 90
Gross eash expenditures,	\$5,684,655 80
Gross cash expenditures,	
Risks and Premium	MS. Premiums.
Fire risks outstanding Dec. 31, 1893, . \$6	03,099,742 00 \$5,665,105 91
9	51,161,096 00 4,420,653 85
	54,260,838 00 \$10,085,759 76
Deduct risks expired and terminated, . 5.	51,470,191 00 4,378,688 78
In force at end of year, \$60	02,790,647 00 \$5,707,070 98
· ·	17,675,663 00 170,085 11
Net amount in force,	
Perpetual risks in force (not included above), \$5	33,519,356 00 \$848,329 35

Marine risks outstanding Dec. 31, 1893, .	\$ 16,539,000	00	Premiums. \$338,869	
G .	393,886,542			
Marine risks written during 1894,	393,000,042	00	2,504,750	00
Total,	\$410,425,542	00	\$2,843,619	84
Deduct risks expired and terminated,	388,761,832	00	2,476,502	31
Net amount in force,	\$21,663,710	00	\$367,117	53
Miscellaneo	OUS.			
Premiums received from organization of c	ompany, .	\$	115,581,326	00
Losses paid from organization of company			81,439,448	00
Fire losses incurred during the year,			2,104,384	00
Marine and inland losses incurred during t	the year, .		1,412,843	00
Cash dividends declared from organization	of company,		12,933,934	00
Dividends declared during the year (12 pe	er cent.), .		360,000	00
Company's stock owned by directors			261.060	00

"INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA," PHILADELPHIA, PA.

[Incorporated April 28, 1794. Commenced business Nov. 5, 1794.]

PAID-UP CAPITAL, \$200,000.

GEO. G. CROWELL, President.

A. B. EARLE, Secretary.

D	CHITATED	STATEMENT	OF STOCKS	AND BONDS.

	Par Va	lue.	Market Va	lue.
20 shares Philadelphia National Bank,	\$2,000	00	\$ 3,600	00
Harrisburg, P. L. & Mt. Joy Railroad bonds, .	15,000	00	15,900	00
Car Trust of New York bonds,	6,000	00	6,360	00
Chicago & W. Indiana Railroad bonds,	10,000	00	12,650	00
Corning, Cowanesque & Antrim R R. bonds, .	6,000	00	6,300	00
Shamokin, Sunbury & L. Railroad bonds,	10,000	00	10,200	00
Terre Haute & Logansport Railroad bonds, .	20,000	00	21,000	00
Steubenville & Indiana Railroad bonds,	30,000	00	33,000	00
Long Dock Company bonds,	10,000	00	13,250	00
Pittsburgh Junction Railroad Company,	10,000	00	13,000	00
St. Paul & Northern Pacific Railroad bonds, .	10,000	00	11,800	00
Sunbury, H. & Wilkesbarre Railroad bonds, .	4,000	00	4,253	33
Northern Central Railroad bonds,	10,000	00	10,600	00
City of Quincy bonds,	10,000	00	10,500	00
Wabash Railroad Company bonds,	14,000	00	10,080	00
Syracuse, Geneva & Cor. Railroad bonds,	7,000	00	7,525	00
	\$174,000	00	\$190,018	33

SUMMARY OF ASSETS DEC. 31, 1894.

Cash value of unencumbered real estate, . \$325,531 77 Loans on mortgage of real estate (first lieus*), 74,250 00

^{*} Total value of property mortgaged, \$155,000 00 Amount of insurance held as collateral, 49,300 00

Interest due or accrued thereon,		\$1,974	91	
Stocks and bonds, as per schedule, .		190,018	33	
Cash in the office of the company, .		930	55	
Cash deposited in bank,		67,850	55	
Interest due and accrued,		250	00	
Premiums in course of collection (gro	ss), .	44,308	64	
Notes taken for marine and inland ris	sks, .	1,963	25	
Rents due and accrued,		6,999	30	
Reinsurance, etc.,		24,835	33	
Gross assets,				\$738,912 63
Liabii	ITIES.			
Losses adjusted, unpaid,		\$7,859	69	
Losses claimed and reported,		27,373	31	
Unearned premiums on outstanding ri	sks, .	175,823	76	
Reclaimable on perpetual fire policies	,	200,456	36	
Due for borrowed money,		45,000	00	
Commissions and brokerage,		8,784	23	
Reinsurance,		5,749	40	
Contingent reserve,		5,000	00	
Gross liabilities, except capital,				476,046 75
				000000000000000000000000000000000000000
Surplus as regards policy-holders, .		• •	•	\$262,865 88
Paid-up capital,	• •	• •	•	200,000 00
Surplus over capital,				\$62,865 88
Surprus over suprem, v	•	•		¥02,000 00
Inco	ME			
		# 40 00 1	~ 0	
Fire premiums outstanding Dec. 31, 18		\$48,001		
Premiums on risks written or renewed	il,	391,094	54	
Total,		\$439,096	06	
Premiums now in course of collection		44,308		
Entire premiums collected,		\$394,787	42	
Less reinsurance and return premium		101,661	73	
Net eash fire premiums received, .				\$293,125 69
Interest received on mortgages,				3,778 38
Interest and dividends received from	all other s	ources,.		7,219 51
Income from rents,			•	11,430 68
Income from all other sources,				1,637 71
Deposits received for perpetual fire risk	ks,	. \$9,781	95	
Characteristics			-	2017 101 07
Gross eash income,	• •	• •	•	\$317,191 97
P	univ D. S.C.			
EXPEND		#69A 8AA	77	
Cash paid for fire losses,		\$230,890		
Deduct salvage and reinsurance, .				P907 507 01
Net cash paid for fire losses,				\$207,567 01
Cash paid for commissions and broke				77,582 00
Cash paid for salaries of officers and of	emproyees,		•	22,285 89

Cash paid for State and local taxes, . Cash paid for incidentals, Deposits returned on perpetual fire risks, .		\$3,961 71 7,598 47
Gross eash expenditures,		\$ 318,995 08
RISKS AND PREMIU	MS.	
Fire risks outstanding Dec. 31, 1893,	. \$44,579,963 00 . 29,300,034 00	\$521,367 18 391,094 54
Total,	. \$73,879,997 00 . 35,532,002 00	\$912,461 72 436,375 63
In force at end of year,	. \$38,347,995 00 . 10,142,592 00	\$476,086 09 105,206 60
Net amount in force,	. \$28,205,403 00	\$ 370,879 49
Perpetual risks in force (not included above)	, . \$6,802,316 00	\$ 220,281 71
MISCELLANEOU	JS.	
Premiums received from organization of con Losses paid from organization of company,		20,673,690 00 16,429,125 00
Fire losses incurred during the year, . Cash dividends declared from organization	of company, .	202,442 00 4,261,406 00
Company's stock owned by directors, .		28,400 00

"LUMBERMEN'S INSURANCE COMPANY," PHILADELPHIA, PA.

[Incorporated June 2, 1873. Commenced business Dec. 11, 1873.]

PAID-UP CAPITAL, \$250,000.

LEWIS DAVIS, President.

OLIVER H. HILL, Secretary.

	Par Value.	Market Value.
Susquehanna Coal Company bonds,	\$ 12,000 00	\$ 13,860 00
Shamokin Valley & Pottsville R.R. bonds,	7,000 00	8,120 00
Pleasantville & Ocean City Railroad bonds,	10,000 00	10,300 00
Steubenville & Indiana Railroad bonds, .	15,000 00	16,350 00
Richmond & Danville Railroad bonds, .	5,000 00	6,050 00
Huntingdon & Broad Top Car Trust cert's,	5,000 00	5,125 00
Philadelphia & Reading Railroad bonds, .	5,000 00	3,750 00
Summit Branch Railroad bonds,	10,000 00	10,350 00
Camden & Atlantic Railroad bonds,	10,000 00	10,500 00
Mortgage Trust Company of Pa. bonds, .	5,000 00	5,020 00
Lehigh Valley Railroad Company bonds,	10,000 00	13,500 00
Car Trust of New York certificates,	7,000 00	7,070 00
Northern Pacific Railroad bonds,	1,000 00	1,000 00

	D. v. 37-1	Manhat Wales
Grand Rapids & Indiana Railroad bonds,	Par Value. \$10,000 00	Market Value. \$2,500 00
West Jersey Railroad bonds,	3,000 00	3,420 00
Chicago, St. Louis & Pittsburg Railroad bonds,	10,000 00	11,400 00
Mortgage Trust Company of Pennsylvania, .	10,000 00	10,250 00
Master Builders' Exchange bonds,	10,000 00	10,125 00
Car Trust of New York certificates,	9,000 00	8,280 00
West Jersey Railroad bonds,	26,000 00	30,160 00
Sunbury, Hazleton & Wilkesbarre R.R. bonds,	8,000 00	8,400 00
Shamokin, Sunbury & Lewisburg R.R. bonds,	10,000 00	10,300 00
Pennsylvania Steel Company bonds,	10,000 00	9,500 00
Lehigh Valley Railroad bonds,	10,000 00	12,500 00
Texas & Pacific Railroad bonds,	11,000 00	9,570 00
or no not all a	5,000 00	5,000 00
Lehigh Valley Railroad bonds,	13,000 00	13,325 00
Cincinnati, Richmond & Ft. Wayne R.R. bonds,		
· · · · · · · · · · · · · · · · · · ·	30,000 00	35,100 00
Detroit, Bay City & Alpena Railroad bonds, .	10,000 00	5,000 00
Cambria & Clearfield Railroad bonds,	10,000 00	10,350 00
Duluth Street Railway Company bonds,	20,000 00	20,000 00
St. Louis Merchants' Bridge Company bonds,.	10,000 00	10,400 00
Minneapolis General Electric Company,	20,000 00	19,000 00
Elec. R'y, Light & Power Co., Sedalia, Mo.,	8,000 00	7,200 00
Broadway & Seventh Avenue Railroad Co., .	10,000 00	11,050 00
Lehigh Traction Company bonds,	15,000 00	15,000 00
Hartman General Electric Co., Duluth, bonds,	10,000 00	10,200 00
Superior Water, Light & Power Co. bonds, .	10,000 00	10,000 00
St. Paul Gas Light Company bonds,	10,000 00	8,900 00
10 shares Philadelphia Bourse stock,	500 00	250 00
	\$410,500 00	\$418,175 00
Securities held as collateral for cash loans:—		
165 shares Minn. Title Ins. & Trust Co., . ?	Market Value.	Loaned Thereon.
Belt Line Elevator Co., Superior, Wis., b'ds,	\$ 16,875 00	\$13,000 00
45 shares 13th & 15th St. Pass. Railway,	10,350 00	5,000 00
200 shares Columbus & Xenia Railroad,	16,000 00	7,000 00
Pittsburgh, Cincinnati & St. Louis R.R. bonds,	9,280 00	8,000 00
84 shares Citizens' Passenger Railway,	22,900 00	4,000 00
17 shares Jefferson Fire Insurance Co.,	2,125 00	1,500 00
	\$77,530 00	\$38,500 00
SHAMLARY ON ASSESSED DAYS	1 1004	
Summary of Assets Dec. 3		
Cash value of unencumbered real estate, Loans on mortgage of yeal estate (first lions*)	\$72,050 00	
Loans on mortgage of real estate (first liens*),	406,471 53	
Interest due or accrued thereon,	9,703 71	
Stocks and bonds, as per schedule,	418,175 00	
Loans on collateral security, as per schedule, .	38,500 00	
* Value of lands mortgaged,	\$450,0 550.0	00 00 00 00
Amount of insurance held as collateral,	362,5	

Cash in the office of the company, .		\$106	81		
Cash deposited in bank,		32,743	43		
Interest due or accrued,		650	87		
Premiums in course of collection (gros		23,137	30		
Ground rent,		1,000	00		
Reclaimable on perpetual policies, etc.		3,315	65		
Premiums more than 3 months due,.					
Gross assets,			- \$1	,005,854	30
Liabil					
Losses adjusted, unpaid,		\$1,419	00		
claimed and reported,					
disputed or resisted,		4,875	00		
Total amount of losses		@17 005	07		
Total amount of losses,		\$17,925			
Less reinsurance,		1,166	04		
Net amount of unpaid losses,		\$16,759	23		
Unearned premiums on outstanding vi	sks, .	108,687			
Reclaimable on perpetual fire policies.					
State and local taxes,					
Commissions and brokerage,					
Return premiums, etc.,					
Reinsurance disallowed,			36		
Gross liabilities, except capital,				364,982	96
					-
Surplus as regards policy-holders, .					
Paid-up capital,			•	250,000	00
Surplus over capital,				\$390.871	34
	•	•	•	,000,012	
Inco	ME.				
Fire premiums outstanding Dec. 31, 18	398	\$18 386	63		
Premiums on risks written or renewed					
Troublem of risks written of renewed	• •				
Total,		\$214,617	04		
Premiums now in course of collection	,	23,355	30		
Puting manipus calleded		0101 001	74		
Entire premiums collected,					
Less reinsurance and return premiums				0140 070	20
Net cash fire premiums received, .				\$149,978	
Interest received on mortgages, .			•	22,787	
Interest and dividends received from			•	24,895 3,123	
Income from rents,		• •	•		
Income from all other sources, .		• •		627	00
Gross cash income,			. 1	\$201,413	29
P					
EXPEND		aco =0 =	10		
Cash paid for fire losses,	•	\$89,785			
Deduct salvage and reinsurance, .		5,980	89	300 004	= 4
Net cash paid for fire losses,			_	\$83,804	91

Cash dividends paid,					•	\$20,000	
Cash paid for commissions and brokerage						32,177	22
for salaries of officers and emp	oloye	es,				11,940	00
for State and local taxes,.	•					6,167	05
for incidentals,	•	•	•	•	•	9,266	58
Gross cash expenditures,	•	•	•			\$163,355	36
RISKS AND PR	REMIU	ums.					
Fire risks outstanding Dec. 31, 1893,		\$90	,102	267	00	Premiums \$229,762	
Fire risks written during 1894,	•		•	•		196,230	
The risks written during 1094,	•	. 10	,294 	,021		190,200	41
Total,		. \$38	3,397	,188	00	\$425,992	54
Deduct risks expired and terminated,	•	. 18				200,325	
In force at end of year,		. \$19	,400	,928	00	\$225,666	85
Deduct amount reinsured,	•	. 1	,066	,385	00	12,544	59
Net amount in force,		. \$18	3,334	,543	00	\$213,122	26
Perpetual risks in force (not included ab	ove)	, \$9	,270,	993	00	\$254,879	17
Miscellan	EATE	,					
Premiums received from organization of			.7			\$1,657,157	ΛΛ
Losses paid from organization of compar				٠	• '	874,437	
Fire losses incurred during the year,				٠	•	83,647	
· · ·				•	•	288,000	
Cash dividends declared from organization			-	15,	•	,	
Dividends declared during the year (8 per				•	•	20,000	
Company's stock owned by directors,	•	•	•	•	•	80,800	00
		_					

"THE MECHANICS' INSURANCE COMPANY OF PHILADELPHIA," PHILADELPHIA, PA.

[Incorporated April 13, 1854. Commenced business May 4, 1854.]

PAID-UP CAPITAL, \$250,000.

DETAILED STATEMENT OF STOCKS AND BONDS.

SIMON J. MARTIN, President.

100 shares Union Passenger Railway,

JOHN A. SNYDER, Secretary.

20,100 00

	i ai vaiue.	mainet value.
Phila., Wilmington & Baltimore R.R. bonds,	\$5,000 00	\$5,290 00
Union Passenger Railway bonds,	20,000 00	22,000 00
Allegheny Car Trust bonds,	2,000 00	2,000 00
Lombard & South Streets Pass. Railway,	20,000 00	20,400 00
Steubenville & Indiana Railroad bonds, .	25,000 00	26,500 00
Borough of Clifton Heights, Penn., bonds,	6,000 00	6,000 00
Schuylkill River, East Side, Railroad bonds,	30,000 00	33,000 00
City of St. Louis bonds,	10,000 00	10,000 00
Northern Pacific Terminal bonds,	10,000 00	9,600 00
City of Leavenworth, Kansas, bonds,	10,000 00	10,000 00

. . 5,000 00

Columbus & Cincinnati Midland R.R. certs., .	Par Value.	Market Value.
City of Harrisburg bonds,	\$10,000 00 5,000 00	\$8,550 00 5,000 00
Phila., Wil. & Baltimore Railroad certificates,	10,000 00	10,200 00
Phila. & Erie Railroad bonds,	28,000 00	28,560 00
	10,000 00	10,000 00
North Pennsylvania Railroad bonds,	11,000 00	11,330 00
	9,000 00	9,990 00
Communic P. W. adams D. Nora I I In	5,000 00	2,750 00
Sunbury & Lewiston Railway Co. bonds,	3,500 00	3,605 00
30 shares 13th & 15th Streets Pass. Railway,	1,500 00	6,960 00
20 shares 2d & 3d Streets Pass. Railway,	1,000 00	4,300 00
Dhiladalahali	15,000 00	15,000 00
rmaderpma city bonds,	15,000 00	15,000 00
	\$252,000 00	\$281,135 00
Securities held as collateral for cash loans:—		
People's Pass. Railway trust certificates,		Loaned Thereon.
OOO I N I D IC D D	\$13,125 00 \ 800 00	215 000 00
200 31 1 17		\$15,000 00
100	4,575 00	
	13,000 00 (2,700 00 S	A DUE UU
400 " Philadelphia & Reading R.R. Co., .	2,700 00	'
	\$ 34,200 00	\$23,500 00
SUMMARY OF ASSETS DEC. 3	31, 1894.	
Cash value of unencumbered real estate,	\$81,000 00	
Loans on mortgage of real estate (first liens*),	324,735 00	
Interest due or accrued thereon,	4,770 06	
Stocks and bonds, as per schedule,	281,135 00	
Loans on collateral security, as per schedule, .	23,500 00	
Cash in the office of the company,	907 71	
Cash deposited in bank,	35,281 18	
Interest due and accrued,	3,879 12	
Premiums in course of collection (gross),	44,646 49	
Rents due and accrued,	130 32	
Gross assets,		\$ 799,984 88
.		,
LIABILITIES.		
Losses adjusted, unpaid,	\$5,616 19	
claimed and reported,	23,732 80	
disputed or resisted,	4,773 95	
Unearned premiums on outstanding risks,	151,163 27	
Reclaimable on perpetual fire policies,	211,177 63	
Dividends to stockholders, unpaid,	71 00	
* Mark I make the second secon	A#0* 0	00.00
* Total value of property mortgaged, Amount of insurance held as collateral, .	\$735,0 279,3	00 00

Commissions and brokerage,			\$10	,778	20		
				,366			
Gross liabilities, except capital,	•	•				\$414,679	49
Complex as as an analysis heldens						@905 905	20
Surplus as regards policy-holders, .	•	•	•	•	•	\$385,305	
Paid-up capital,	•	•	•	•	•	250,000	00
						A40F 00F	
Surplus over capital,	•	•	•	•	•	\$ 135,305	39
Income	E.						
Fire premiums outstanding Dec. 31, 1893			\$43	,515	34		
Premiums on risks written or renewed,				,744			
Tromitant on rights written or remember,	•			,,,,,,			
Total,			\$352	259	86		
Premiums now in course of collection,			45				
Tremmans now in course of concesion,	•	•	10	,002	OT.		
Entire premiums collected,			\$ 306	707	59		
Less reinsurance and return premiums,							
Net cash fire premiums received, .				,,, 1 0		\$250,962	១៖
Interest received on mortgages, .						15,664	
Interest and dividends received from all						15,675	
Income from rents,			•	٠	•	3,800	
Income from transfers and surveys,	•	•	•	•	•	308	13
Gross cash income,	•	•	•	•	•	\$286,411	09
Expenditi	URES.						
Cash paid for fire losses,			\$153	697	08		
Deduct salvage and reinsurance, .				,036			
Net cash paid for fire losses,				,000		\$151,660	95
Cash dividends paid,						20,000	
Cash paid for commissions and brokerag	•	•			•	65,222	
for salaries of officers and em		•	•	•	•	9,979	
		es,	•	•	•	5,027	
for incidentals,	•	•	•	•	•		
	•	•	•	•	•	10,572	
for expenses on real estate,	•	•	•	•	•	138	
Gross cash expenditures,	•	•	•	•	•	\$262,602	50
Risks and Pi	PRITT	TME					
TUSKS AND IT	· Pari I U	TIKO.				Premium	8.
Fire risks outstanding Dec. 31, 1893,		. \$2	8,552	,692	00	\$278,209	21
Fire risks written during 1894,	•		2,816		00	308,744	52
Total,			 1,369		00	\$586,953	73
Deduct risks expired and terminated,			2,078			302,080	
•	•	. 0	<i>w</i> ,0 • 0	,000	00		-
N-t f f							
Net amount in force, Perpetual risks in force (not included al						\$284,873	16

MISCELLANEOUS.

Premiums received from organization of company, .	\$2,358,899	00
Losses paid from organization of company,	1,289,276	00
Fire losses incurred during the year,	145,188	00
Cash dividends declared from organization of company,	440,660	00
Dividends declared during the year (8 per cent.),	20,000	00
Company's stock owned by directors,	52,500	00

"MERCHANTS' INSURANCE COMPANY OF NEWARK," NEWARK, N. J.

[Incorporated Feb. 18, 1858. Commenced business April 18, 1858.]

PAID-UP CAPITAL, \$400,000.

G. LEE STOUT, President.

J. R. MULLIKIN, Secretary.

DETAILED STATEMENT OF STOCKS AND BONDS.

	Par Value.	Market Value.
Morris & Essex Railroad stock,	\$25,000 00	\$40,625 00
United New Jersey R.R. Canal Co. stock,	15,000 00	35,400 00
Newark Gas Light Company stock,	10,000 00	30,000 00
Citizens' Gas Light Company stock,	13,700 00	29,455 00
Warren Railroad stock,	36,050 00	57,680 00
United States bonds,	25,000 00	28,312 50
New Jersey Southern Railroad bonds,	30,000 00	31,650 00
Long Branch & Sea Shore Railroad bonds, .	5,000 00	5,500 00
Midland Railroad of New Jersey bonds,	100,000 00	117,000 00
Newark & Bloomfield Horse Car R.R. bonds,.	10,000 00	11,000 00
Belleville & Newark Horse Car R.R. bonds, .	1,000 00	1,100 00
Irvington & Newark Horse Car R.R. bonds, .	3,000 00	3,300 00
American Dock and Improvement bonds,	50,000 00	57,000 00
Underwriters' Protective Asso'n, Newark,	500 00	500 00
Long Branch school bonds,	11,000 00	11,880 00
North Hudson County R.R. bonds,	40,000 00	41,400 00
	\$ 375,250 00	\$501,802 50

SUMMARY OF ASSETS DEC. 31, 1894.

Cash value of unencumbered real estate, .	\$302,948 25
Loans on mortgage of real estate (first liens*),	323,025 00
Interest due or accrued thereon,	6,029 15
Stocks and bonds, as per schedule,	501,802 50
Cash in the office of the company,	8,510 94
Cash deposited in bank,	29,145 36
Interest due and accrued,	7,704 88

Premiums in course of collecting Reinsurance, etc., Premiums more than 3 months Gross assets,	s due	, . \$1,	989	: 19	\$129,651 8,474	80	\$1,317,292 28,312	
		illes,	•	•	• •	•		
Balance,	•	•	•	•	•	•	\$1,288,979	98
	Lia	BILI	TIES					
Losses adjusted, unpaid, .					\$42,176	40		
claimed and reported,			•		31,899	88		
disputed or resisted,		•	•	•	27,027	32		
Total amount of losses, .					\$ 101,103	60		
Less reinsurance,	•	•	•	•	2,608			
Less remsurance,	•	•	•	•	 _			
Net amount of unpaid losses,	•	•	•	•	\$98,494	85		
Unearned premiums on outsta		_	ks,		593,398			
Unpaid scrip ordered to be re-		ed,	•	•	385			
Interest due or accrued on scr		•	•	•	84			
State and local taxes, .				•	725	83		
Commissions and brokerage,	•	•		•	25,541	29		
Return premiums and reinsur	ance,		•		16,300	00		
Reinsurance disallowed, .	•	•	•	•	2,300	00		
Gross liabilities, except capita	1				\$737,229	67		
Deduct liability on special dep			•		10,219			
Deduct Intomity on special dej	POBIL	·,	•	•	10,210		727,010	17
Surplus as regards policy-hole			•	•		•	\$561,969	
Paid-up capital,	•	4	•	•	• •	•	400,000	00
Surplus over capital, .	•	•	•	•		. •	\$161,969	81
	I	NCO	ΙE.					
Fire premiums outstanding D	ec. 3	1, 189	93,		\$136,082	54		
Same not collected,			•		4,942	34		
27 . 12 . 1					0404 440			
Net collected,			•	•	\$131,140			
Premiums on risks written or	rene	wed,	•	•	972,581	. 96		
Total,					\$1,103,722	16		
Premiums now in course of co			•		131,640			
Entire premiums collected,					\$972,081	37	•	
Less reinsurance and return p					190,302			
Net cash fire premiums received			, .				\$781,778	94
Interest received on mortgage							18,735	
Interest and dividends received			ll of	her s	sources		22,283	
Income from rents, etc., .							11,542	
				·				
Gross cash income, .	•	•	•	•			. \$ 834,340	95

467 "

200

Expenditur	ES.
Cash paid for fire losses,	. \$525,017 80
Deduct salvage and reinsurance,	
Net cash paid for fire losses,	. — — \$509,768 76
Cash dividends paid,	
Cash paid for redemption of scrip,	6 00
Interest paid scrip-holders,	2 88
Cash paid for commissions and brokerage,	146,262 34
for salaries of officers and empl	
for State and local taxes, .	
for incidentals,	
	\$835,087 44
Risks and Pre	
RISKS AND TRE	Premiums.
Fire risks outstanding Dec. 31, 1893,	\$118,055,565 00 \$ 1,284,050 77
Fire risks written during 1894,	84,160,387 00 972,581 96
Total,	\$ 202,215,952 00 \$ 2,256,632 73
Deduct risks expired and terminated, .	92,745,502 00 1,038,519 14
In force at end of year,	\$109,470,450 00 \$1,218,113 59
Deduct amount reinsured,	1,952,355 00 18,252 77
Dodder amount remotives,	1,002,000 00 10,252 77
Net amount in force,	\$ 107,518,095 00 \$ 1,199,860 82
MISCELLANE	ous.
Premiums received from organization of o	company, . \$13,468,428 00
Losses paid from organization of company	7, 7,773,508 00
Fire losses incurred during the year,	478,814 00
Cash dividends declared from organization	n of company, . 908,219 00
Dividends declared during the year,	24,000 00
Company's stock owned by directors,	89,625 00
	
"MERCHANTS' INSURANCE COM	PANY IN PROVIDENCE"
PROVIDENCE	
· ·	
[Incorporated May, 1851. Comm PAID-UP CAPITAL,	
W. T. BARTON, President.	W. P. GOODWIN, Secretary.
DETAILED STATEMENT OF S	
1 COO -harres Victoria David Co	Par Value. Market Value.
1,600 shares National Bank of Commerce,	
1,000 " American National Bank, .	
400 " Merchants' National Bank, .	
200 "Globe National Bank,	. 10,000 00 10,800 00

257 shares Mechanics' National Bank,	Par Value. \$12,850 00 10,200 00 10,000 00 500 00 10,000 00 10,000 00 5,000 00 5,000 00 5,000 00	Market Value. \$14,006 50 13,974 00 9,000 00 500 00 10,200 00 10,400 00 5,100 00 5,000 00 4,750 00
Milineapons Street Ranway Co. bonds,		4,700 00
	\$261,900 00	\$287,977 50
Securities held as collateral for cash loans: -	-	
New Haven & Derby Railroad bonds, Wisconsin Central Improvement bonds, 13 shares Boston & Providence Railroad, 10 shares Nat'l B'k of Commerce, Prov., R. I.,	Market Value. \$1,500 00 540 00 3,380 00 485 00	\$7,440 00
	\$8,905 00	\$7,44 0 00
Summary of Assets Dec. 2 Loans on mortgage of real estate (first liens*), Interest due or accrued thereon, Stocks and bonds, as per schedule, Loans on collateral security, as per schedule, . Cash in the office of the company, Cash deposited in bank, Rents due and accrued, Premiums in course of collection (gross), Notes taken for fire risks, Gross assets, † Liabilities.	\$82,800 00 1,008 46 287,977 50 · 7,440 00 2,372 95 60,363 02 480 71 10,645 69 12,524 16	\$465,612 49
Loans adjusted, unpaid,	\$3,539 01	
claimed and reported,	20,551 84 4,857 44 187,600 45 294 63 2,201 71 160 65	
Gross liabilities, except capital,		219,205 73
Surplus as regards policy-holders,		\$246,406 76 200,000 00 \$46,406 76
* Value of lands mortgaged,	\$102,40 125,00 107,50	0 00

[†] Including \$25,000 special reserve fund held under Rhode Island law.

Incom	Œ.				
Fire premiums outstanding Dec. 31, 189	93,	. \$38,891	44		
Same not collected,					
Net collected,			98		
Premiums on risks written or renewed,					
Total		. \$356,871			
Total,	•	. 37,901			
Tremums now in composition,	•				
Entire premiums collected,		. \$318,970	36		
Less reinsurance and return premiums,					
Net cash fire premiums received, .				\$272,087	52
Interest received on mortgages, .				4,155	02
Interest and dividends received from a	ll othe	er sources, .		15,625	06
Gross eash income,				\$291.867	60
-,				,200,000	
Expendit	rures				
Cash paid for fire losses,		. \$159,060	21		
Deduct salvage and reinsurance, .					
Net eash paid for fire losses,				\$157,160	39
Cash dividends paid,	•			12,000	00
Cash paid for commissions and brokers	ige,			53,065	47
for salaries of officers and en	mploy	ees,		38,020	14
for State and local taxes,			•	7,381	66
Gross eash expenditures,	•			\$ 267,627	66
Risks and I	PEMI	I'MS			
HISKS AND I	ILLMII	C 213.		Premium	15.
Fire risks outstanding Dec. 31, 1893,		. \$31,418,961	00	\$368,186	35
Fire risks written during 1894,		. 26,322,888	00	318,245	56
Total,		. \$57,741,849	00	\$686,431	91
Deduct risks expired and terminated,		. 26,467,304		310,206	
outer rene capitod and terrandon,	·				
In force at end of year,		. \$31,274,545	00	\$376,225	
Deduct amount reinsured,		. 630,433	00	7,397	31
Net amount in force,		. \$30,644,112	00	\$ 368,828	26
Miscell	NEOR	18			
Premiums received from organization				\$ 7,528,145	00
Losses paid from organization of comp					
Fire losses incurred during the year,				148,329	
Cash dividends declared from organization				710,000	
Dividends declared during the year (6			•	12,000	
Company's stock owned by directors,	_		•	45,550	
company e cook owned by directors,	•		•	10,000	

"MICHIGAN FIRE AND MARINE INSURANCE COMPANY," DETROIT, MICH.

[Incorporated February, 1881. Commenced business March, 1881.]

PAID-UP CAPITAL, \$400,000.		
D. WHITNEY, Jr., President.	F. H. WHITI	NEY, Secretary.
DETAILED STATEMENT OF STOCK		s.
	Par Value.	Market Value.
People's Savings Bank stock,	\$5,000 00	\$8,500 00
Cheboygan County bonds,	12,500 00	12,500 00
Detroit city bonds,	10,025 00	10,025 00
Marquette city bonds,	32,000 00	33,600 00
	\$59,525 00	\$64,625 00
Securities held as collateral for cash loans:—		
Peninsular Savings Bank stock,	Market Value. \$300 00	Loaned Thereon. \$300 00
	10,000 00	3,225 60
Deed of real estate,	10,000 00	3,220 00
	\$10,300 00	\$3,525 60
SUMMARY OF ASSETS DEC. 3	1, 1894.	
Cash value of unencumbered real estate,	\$62,938 02	
Loans on mortgage of real estate (first liens*),	516,160 00	
Interest due or accrued thereon,	16,616 43	
Stocks and bonds, as per schedule,	64,625 00	
Loans on collateral security, as per schedule,.	3,525 60	
Cash in the office of the company,	15,085 78	
Cash deposited in bank,	39,337 78	
Interest due and accrued,	1,246 12	
Premiums in course of collection (gross), .	49,365 08	
Notes taken for marine and inland risks, .	1,462 67	
Gross assets,		\$770,362 48
		•
Liabilities. Losses adjusted, unpaid,	\$3,383 19	
claimed and reported,	11,134 80	
1' ' 1 ' 1 ' 1	2,040 00	
Unearned premiums on outstanding risks,	232,421 26	
Commissions and brokerage,	6,751 80	
Return premiums and re-insurance,	3,714 99	
Reinsurance disallowed,	111 83	
Gross liabilities, except capital,	111 00	259,557 87
Surplus as regards policy-holders,		\$510,804 61
Paid-up capital,		400,000 00
Surplus over capital,		\$110,804 61
* Value of lands mortgaged,	\$857,2	20 00

. 590,550 00 . 377,825 00

Value of buildings thereon,

Amount of insurance held as collateral, .

INCOME.

Fire premiums outstanding Dec. 31, 1893, Premiums on risks written or renewed, .	. \$71,936 04 . 418,350 12	
Total	. \$490,286 16	
Total,		
Entire premiums collected,	. \$140,921 08	
•	. 92,773 83	
Net cash fire premiums received,		\$ 348,147 25
Marine premiums outstanding Dec. 31, 189		
Premiums now in course of collection, .	. 1,462 67	
Entire premiums collected,	. \$10,608 95	
Less reinsurance and return premiums, .		
Net cash marine premiums received,		6,923 35
Interest received on mortgages,		34,900 86
Interest and dividends received from all of		4,411 66
Income from all other sources,		673 99
Gross eash income,		\$395,057 11
Expenditur	RES.	
Cash paid for fire losses,	. \$222,707 32	
Deduct salvage and reinsurance,		
Net cash paid for fire losses,		\$210,084 56
Cash paid for marine and inland losses, .		
Deduct salvage and reinsurance,		
Net cash paid for marine and inland losses		17,455 02
Cash paid for commissions and brokerage,		68,775 36
for salaries of officers and empl		14,885 26
for State and local taxes,		15,328 55
for rent and ineidentals,		37,992 46
Gross each expenditures,		\$364,521 21
Risks and Pre	MIUMS.	
		Premiums.
Fire risks outstanding Dec. 31, 1893, . Fire risks written during 1894,	. \$44,262,617 00 . 31,899,447 00	\$ 550,588 90 418,350 12
Total,	. \$76,162,064 00	\$968,939 02
Deduct risks expired and terminated,	. 36,253,619 00	471,716 69
In force at end of year,	. \$39,908,445 00	\$497,222 33
Deduct amount reinsured,		22,709 59
Net amount in force,	. \$37,494,728 00	\$474,512 74
Marine risks written during 1893,		\$12,071 62
Deduct risks expired and terminated,		12,071 62

Premiums received from organization of company,	\$4,727,504 00
Losses paid from organization of company,	2,594,034 00
Fire losses incurred during the year,	186,313 00
Cash dividends declared from organization of company,	166,000 00
Company's stock owned by directors,	216,050 00

"MIDDLESEX MUTUAL ASSURANCE COMPANY," MIDDLE-TOWN, CONN.*

[Incorporated June 2, 1836. Commenced business June 13, 1836.]

O. VINCENT COFFIN, President.

C. W. HARRIS, Secretary.

DETAILED STATEMENT OF STOCKS AND BONDS.

				Par Value.	Market Value.
Midd	lleto	wn, Conn., town bonds,		\$39,000 00	\$39,000 00
Portl	and,	Conn., town bonds,		100,000 00	100,000 00
Jeffe	rson	ville, Ind., city bonds,		10,000 00	10,000 00
Evan	svill	e, Ind., city bonds,		5,000 00	4,500 00
Dela	ware	& Hudson Canal Company bonds,		10,000 00	14,000 00
Ame	rican	Water Works bonds,		10,000 00	9,000 00
Nebr	aska	Loan & Trust Company,	•	77,000 00	77,000 00
N. Y.	., Ne	w Haven & Hart. R.R. certificates,		12,000 00	16,560 00
200 s	hare	s N. Y. Cent. & Hudson River R R.,		20,000 00	19,600 00
250	46	Chie., Rock Island & Pacific R.R.,		25,000 00	15,500 00
300	"	New York, New Haven & Hart. R.R	,	30,000 00	58,800 00
200	46	Chicago, Burlington & Quincy R.R.	,	20,000 00	14,200 00
400	44	Chicago & Northwestern Railroad	,	40,000 00	47,800 00
150	"	Middletown National Bank, Conn.	,	11,250 00	15,075 00
40	"	First Nat'l Bank, Middlet'n, Conn.,	,	4,000 00	4,000 00
85	66	Middlesex Co. N'l Bank, Middlet'n	,	8,500 00	8,500 00
30	44	Central Nat'l Bank, Middletown,		2,250 00	2,850 00
10	66	First National Bank, Portland,		1,000 00	1,000 00

\$425,000 00 \$457,385 00

SUMMARY OF ASSETS DEC. 31, 1894.

Cash value of unencumbered real estate,	\$180,000 00
Loans on mortgage of real estate (first liens †),	4,900 00
Stocks and bonds, as per schedule,	457,385 00
Cash deposited in bank,	39,696 59
Premiums in course of collection (gross), .	14,334 18

^{*} A mutual company.

Liabili	TIES.					
Losses adjusted, unpaid,			\$258	00		
claimed and reported,			4,400	00		
disputed or resisted,			1,300	00		
Unearned premiums on outstanding ris			151,353	44		
State and local taxes,			4,151	06		
Commissions and brokerage,		•	3,583			
Reinsurance disallowed,			159	89		
Gross liabilities,				-	\$165,205	93
Surplus as regards policy-holders, .		•			\$ 531,109	84
Incox	IE.					
Fire premiums outstanding Dec. 31, 189	93.		\$12,498	09		
Premiums on risks written or renewed,			84,743			
Total,						
Premiums now in course of collection,	•	•	14,334	18		
Entire premiums collected,			\$82,907	59		
Less reinsurance and return premiums,						
Net cash fire premiums received, .					\$76,332	25
Interest received on mortgages, .					311	00
Interest and dividends received from al					22,237	67
Income from rents,					11,862	94
Gross cash income,	•				\$110,743	86
EXPENDI						
Cash paid for fire losses,		•				
for commissions and brokera	ge,	•			11,900	
for salaries of officers and er					12,750	
for State and local taxes,	•			•	7,114	
for incidentals,		•		•	10,966	42
Gross cash expenditures,	•	•		•	\$90,587	57
RISKS AND I	PREMI	UMS.				
Fire risks outstanding Dec. 31, 1893,		227	,632,064	00	\$289,706	
			,865,364		84,743	
The fisks written during 1094,	•					
Total,						13
Deduct risks expired and terminated,	•			00		
In force at end of year,			683 067	00	\$303,026	
Deduct amount reinsured,					319	
		_	,662,067		\$302,706	88
			,,,,,,,,,,		2,. 30	
Miscellaneous.						
Losses paid from organization of comp	_					
Fire losses incurred during the year,	•	•		•	47,856	00

"MILWAUKEE MECHANICS' INSURANCE COMPANY," MILWAUKEE, WIS.

[Incorporated Feb. 15, 1852. Commenced business April 1, 1852.]

PAID-UP CAPITAL, \$200,000.

CHRISTIAN PREUSSER, President.

ADOLF J. CRAMER, Secretary.

CHRISTIAN PREUSSER, President.	ADOLF 3. CRAMER, Secretary.
DETAILED STATEMENT OF STOO	eks and Bonds.
	Par Value. Market Value.
Milwaukee County bonds,	\$23,000 00 \$25,012 50
Milwaukee city bonds,	224,000 00 232.950 00
Brown County, Wis., bonds,	32,000 00 34,720 00
Oshkosh City, Wis., bonds,	30,000 00 32,100 00
La Crosse City, Wis., bonds,	35,000 00 37,100 00
St. Paul, Minn., city bonds,	225,000 00 243,125 00
Ramsey County, Minn., bonds,	100,000 00 106,500 00
Mil. Underwriters B'ld'g Assoc'n stock,	
	\$670,542 00 \$713,049 50
SUMMARY OF ASSETS DEC	. 31. 1894.
	\$45,000 00
Cash value of unencumbered real estate, Loans on mortgage of real estate (first liens*),	
Interest due or accrued thereon,	23,648 00
	7 10.010.70
Stocks and bonds, as per schedule,	75,756 94
Cash deposited in bank,	•
Interest due and accrued,	
Premiums in course of collection (gross),	60,829 07
· · · ·	\$2,076,845 91
Gross assets,	φ2,070,040 31
Liabilities.	
Losses adjusted, unpaid,	\$10,882 93
claimed and reported,	36,314 82
disputed or resisted,	15,275 00
Unearned premiums on outstanding risks, .	679,091 27
Commissions and brokerage,	12,166 00
Reinsurance,	40,660 60
Gross liabilities, except capital,	794,390 62
Surplus as regards policy-holders,	\$1,282,455 29
Paid-up capital,	200,000 00
Surplus over capital,	\$1,082,455 29

INCOME.

Fire premiums outstanding Dec. 31, 189. Premiums on risks written or renewed,		. 1,09	6,495			
Total,			8,969	49		
Premiums now in course of collection,	•	. 6	0,829	07		
Entire premiums collected, Less reinsurance and return premiums,		. \$1,11	8,140	42		
Less reinsurance and return premiums,	•	. 20	2,952	32	2015 100	10
Net cash fire premiums received, . Interest received on mortgages, .					\$915,188 62,818	
Interest and dividends received from all						
Income from rents,						
Gross eash income,		• •			\$ 1,008,876	63
Expendit	URES					
Cash paid for fire losses,		. \$57	8 052	77		
Deduct salvage and reinsurance, .						
Net cash paid for fire losses,					\$523,223	04
Cash dividends paid,					40,000	00
Cash paid for commissions and brokera	ge,				235,210	03
for salaries of officers and en					44,377	28
for State and local taxes,					31,619	50
for incidentals,	•		•	•	49,892	
Gross eash expenditures,						
Risks and P	REMIU	JMS.				
Fire risks outstanding Dec. 31, 1893,		\$103.58	3 951	00	\$1,304,969	
Fire risks written during 1894,					1,096,495	
Total,		\$178.08	6 133	00	\$2,401,465	04
Deduct risks expired and terminated,	•				1,041,222	
In force at end of year,		\$108,16	9,070	00	\$ 1,360,242	99
Miscella	NEOUS	s.				
Premiums received from organization o				7	\$10,419,062	00
Losses paid from organization of compa		-		•	5,249,148	
					502,053	
Cash dividends declared from organizat					460,000	
Dividends declared during the year (20		-	,		40,000	
Company's stock owned by directors,					87,910	

"MUTUAL FIRE INSURANCE COMPANY IN THE CITY OF NEW YORK," N. Y.

[Incorporated Feb. 1, 1869. Commenced business June 19, 1882.]

PAID-UP CAPITAL, \$226,726 46.

Γ	LOEWENTH	AT.	Provident	

WM. A. FRANCIS, Secretary.

DETAILED	STATEMENT	OF STOCKS	AND BONDS.
LIETAILED	STATEMENT	OR STUCKS	AND DONDS.

	DETAILED	STATEMEN	r of S	rocks	and Bon	DS.		
					Par Valu		Market Va	lue.
	tes bonds,.				\$197,000		\$219,047	
	Columbia bo				328,500		364,275	
	lilwaukee &				39,000		44,730	
	tock Island &				38,000		45,260	00
Chicago &	North Weste	ern Railroad	bonds,		16,000	00	16,960	00
Alabama C	Central Railro	oad bonds,			25,000	00	27,250	00
284 shares	Mercantile N	National Bar	ık, .		28,000	00	51,800	00
554 "	Mechanics' N	Vational Ban	ık, .		13,850	00	24,930	00
117 "	Importers' &	Traders' N	at'l Bai	ık, .	11,700	00	64,350	00
200 "	Citizens' Nat	tional Bank,			5,000	00	7,000	00
118 "	Columbia Ba	ınk, .			11,800	00	29,500	00
15 "	National Par	k Bank,			1,500	00	4,275	00
15 "	States Trust				1,500	00	2,850	00
100 "	Fire Associa	tion of New	York,			~	125	00
					\$716,850	00	\$902,352	50
	Sum	MARY OF A	SSETS	DEC.	31, 1894.			
Stocks and	l bonds, as pe	er schedule,			\$902,352	50		
Cash in the	e office of the	e company,			63	02		
	sited in bank				58,838	37		
Interest du	ie and accrue	d,			3,983	43		
Premiums	in course of	collection (gross),		124,393	05		
	n for fire ris		_ ,	•	5,807	55		
	more than 3				·			
	assets, .						\$1,095,437	92
	ecial deposits						45,200	
r	*		•					
Balan	ce,						\$1,050,237	92

LIABILITIES.

Losses claimed and reported,					\$152,198 48
Less reinsurance,		•	•	•	14,200 00
Net amount of unpaid losses,					\$137,998 48
Unearned premiums on outst	andi	ing ris	sks,		484,403 41
Due for borrowed money,					75,000 00
Commissions and brokerage					15.500.00

270 MUTUAL FIRE INSURANCE CO. IN THE CITY OF NEW YORK.

Reinsurance,		. \$	2,871 4.759			
Gross liabilities, except capital,		. \$73				
Deduct liability on special deposits,.	•	1	8,655 		\$711,877	60
Surplus as regards policy-holders, .					\$338,360	32
Paid-up capital,		. \$22	6,726	46		
Scrip outstanding, not ordered to be rede	emed		6,126		872,852	46
Impairment of scrip,	•		•		\$ 534,492	14
Incom	E.					
Fire premiums outstanding Dec. 31, 1893	3.	. \$26	0,350	68		
Premiums on risks written or renewed,		. 1,42	9,106	96		
Total,		. \$1,68	$\frac{-}{9.457}$			
Premiums now in course of collection,		. 12				
Entire premiums collected,		\$1.50	0.884	71		
Less reinsurance and return premiums,	•	. 41,50				
Net cash fire premiums received, .					\$1,062,169	32
Interest and dividends received from all						
Gross cash income,					\$1,105,148	95
Cross cust moone,	•	•	•	•	ψ1,100,110	20
Expendit	URES.					
Cash paid for fire losses,		. \$94	6,465	79		
Deduct salvage and reinsurance, .	•	. 2	6,405	99		
Net cash paid for fire losses,				—	\$920,059	
Cash dividends paid,						
Cash paid for redemption of scrip, .			•	•	38,767	
Cash paid for commissions and brokerag			•	•	141,385 56,343	
for salaries of officers and em for State and local taxes,	proye	es, .	•	•	17,977	
Control January	•			•	91,580	
	•		Ť	·		
Gross cash expenditures,	•	•	•	•	\$1,289,458	00
RISKS AND PR	REMIU	MS.			Premiums	3.
Fire risks outstanding Dec. 31, 1893,	. \$	\$113,28	6,658	00	\$1,151,510	15
Fire risks written during 1894,		115,92	1,997	00	1,429,106	96
Total,		229,208	3,655	00	\$2,580,617	11
Deduct risks expired and terminated,		148,62	1,799	00	1,610,608	22
In force at end of year,		\$80,58	6,856	00	\$970,008	89
Deduct amount reinsured,		8	6,000	00	1,202	07
Net amount in force,		\$80,50	0,856	00	\$968,806	82

Premiums received from organization of	com	pan	у,		\$8,457,968	00
Losses paid from organization of compan	у,	•	•		5,437,217	00
Fire losses incurred during the year,					806,348	00
Cash dividends declared from organization	n o	f cc	mpa	my,	754,662	00
Dividends declared during the year,		•			23,345	00
Company's stock owned by directors,				•	69,303	00

"NATIONAL FIRE INSURANCE COMPANY OF HARTFORD," HARTFORD, CONN.

[Incorporated Nov. 27, 1871. Commenced business Dec. 1, 1871.]

PAID-UP CAPITAL, \$1,000,000.

JAMES NICHOLS, President.

E. G. RICHARDS, Secretary.

	Par Valu	ie. Market Value.
Atchison, Topeka & Santa Fé R.R. bonds,	\$14,000 C	\$7,220 00
Buffalo Railway Company bonds,	25,000 0	25,500 00
Cedar Rapids, Iowa Falls & N. W. R.R. bonds,	20,000 0	20,800 00
Chesapeake & Ohio Railroad bonds,	20,000	00 18,000 00
Chicago & Indiana Coal Railway bonds,	25,000	25,000 00
Chicago & Western Indiana Railroad bonds, .	22,000 (23,980 00
Chicago & Northwestern Railroad bonds,	20,000	00 23,200 00
Chicago, Milwaukee & St. Paul Railroad,	60,000	70,000 00
Chicago, Burlington & Quincy R.R. bonds,	18,200 (00 19,514 00
Cincinnati, Dayton & Ironton R.R. bonds,	10,000 (00 10,000 00
Cincinnati, Hamilton & Dayton R.R. bonds, .	15,000 (18,150 00
Cin., Indiana, St. Louis & Chicago R.R. bonds,	35,000 (32,550 00
Cleve., Col., Cin. & Indianapolis R.R. bonds, .	35,000	00 45,500 00
Cleveland, Lorraine & Wheeling R.R. bonds, .	25,000 (25,000 00
Columbus, Shawnee & Hocking R.R. bonds, .	20,000	00 15,000 00
Columbus & Toledo R.R. 1st Mortgage,	38,000	00 43,220 00
Columbus & Hocking Valley Railroad bonds,	10,000 (10,800 00
Columbus, Sandusky & Hocking Railroad,	1,100	00 800 00
Danbury & Norwalk Railroad bonds,	10,000 (00 11,200 00
East Tennessee, Virginia & Georgia R.R. bonds,	30,000	00 31,200 00
Evansville & Terre Haute Railroad bonds, .	10,000 (00 10,000 00
Erie Railway bonds,	20,000 (26,200 00
Hartford & Conn. Western Railroad bonds, .	10,000	00 10,000 00
Hannibal & St. Joseph Railroad bonds,	50,000	59,000 00
Holly, Wayne & Monroe Railroad bonds,	15,000	00 18,300 00
Indiana & Lake Michigan Railroad bonds,	10,000	00 10,000 00
Knoxville & Ohio Railroad bonds,	20,000	·
Louisville, New Albany & Chicago R.R. bonds,	25,000	
Louisville & Nashville Railroad,	10,000	•
	•	

	Par Value	e. Market Value.
Memphis & Charleston Railroad bonds,	\$20,000 0	0 \$22,400 00
Montana Central Railway Company bonds, .	20,000 0	0 22,800 00
Morgan's L. & T. R.R. & Steamship Co. bonds,	10,000 0	0 12,300 00
Naumkeag Street Railway bonds,	20,000 0	0 20,000 00
N.Y., New Haven & Hartford R.R. certs., .	24,000 0	0 32,880 00
Nodaway Valley Railroad bonds,	6,000 0	0 6,120 00
Northern Pacific Railroad bonds,	12,000 0	0 12,240 00
Norfolk & Western Railroad bonds,	22,000 0	0 20,240 00
Oregon Railway & Navigation Railroad bonds,	20,000 0	00 21,600 00
Phila. & Reading Coal & Iron Co. bonds,	12,000 0	00 12,000 00
Rochester & Pittsburgh Railroad bonds,	25,000 0	29,000 00
Sandusky, Mansfield & Newark R.R. bonds, .	25,000 0	
St. Paul & Northern Pacific Railroad bonds, .	25,000 0	29,000 00
St. Paul, Minneapolis & Manitoba R.R. bonds,	10,000 0	0 11,600 00
Seattle, Lake Shore & Eastern R.R. bonds,	20,000 0	00 10,000 00
St. Louis, Alton & Terre Haute R.R. bonds, .	15,000 0	
Toledo & Ohio Central Railroad bonds,	35,000 0	00 36,400 00
Union Pacific bonds,	30,000 0	
West Chicago Street Railway Tunnel Co.,	15,000 0	0 15,300 00
Galveston City bonds,	25,000 0	0 25,500 00
Georgia State bonds,	25,000 0	0 27,500 00
Helena City bonds,	20,000 0	0 21,600 00
Lincoln City bonds,	12,000 0	0 12,000 00
Meriden Town bonds,	10,000 0	0 10,200 00
New Britain City bonds,	6,000 0	6,600 00
Richmond City bonds,	44,900 0	50,000 00
Suffield & Thompsonville Bridge Co. bonds, .	28,000 0	00 28,000 00
United States bonds,	50,000 0	0 57,000 00
Underwriters' Protective Association bonds, .	1,000 0	00 1,000 00
West Middle School District, Hartford, bonds,	26,000 0	26,000 00
300 shares Belt Railroad, Indianapolis,	15,000 (10,500 00
200 " Cleveland & Pittsburgh Railroad, .	10,000 0	
120 " Chicago, Burlington & Quincy R.R.,	12,000 0	8,640 00
330 " Chie., Rock Island & Pacific R.R., .	33,000 0	20,790 00
167 " Illinois Central Railroad,	16,700 0	
600 " N. Y., New Haven & Hartford R.R.,	60,000	
200 " New York & Harlem Railroad, .	10,000 0	
500 " N. Y. Cen. & Hudson River R.R., .	50,000 0	
100 " Oswego & Syracuse Railroad, .	5,000 0	
760 " Pennsylvania Railroad,	38,000 0	
100 " Peoria & Bureau Valley Railroad, .	10,000 0	
200 "Pitts., Fort Wayne & Chic. R.R., .	20,000 0	
250 "Ætna National Bank,	25,000 0	
70 "Boston National Bank, Boston, .	7,000 0	
" Charter Oak National Bank,	11,200 (
50 " Central National Bank, New York,	5,000 0	
40 " City Bank,	4,000 0	
100 " Farmers' and Mechanics' Nat'l B'k,	10,000 (00 11,200 00

		Par Va	luo	Market Va	luo
50 shares	s First National Bank, Meriden, .	\$5,000		\$5,700	
509 "	Hartford National Bank,	50,900		76,350	
50 "	Mercantile National Bank,	5,000		3,750	
100 "	Metropolitan National Bank, N. Y.,	3,400		500	
300 "	National Exchange,	15,000		18,000	
75 "	Nat'l B'k of the Republic, Boston, .	7,500		11,250	
10 "	N'l B'k of Commerce, Kansas City,	1,000		1,100	
450 "	Phenix National Bank,	45,000		56,250	
70 "	St. Paul National Bank,	7,000		8,750	
25 "	Second National Bank, New Haven,	2,500		4,250	
100 "	Thames National Bank, Norwich, .	10,000		14,500	
400 "	Northwestern Telegraph Company,	20,000		21,000	
5 "	Underwriters' Salvage Company, .	500		500	
400 "	Willimantic Linen Company,	10,000		10,000	
	,				
		\$1,761,900	00	\$1,989,394	00
	C	04 4004			
	SUMMARY OF ASSETS DEC.				
	e of unencumbered real estate,	\$220,016			
	mortgage of real estate (first liens*),	639,000			
	ue or accrued thereon,	18,604			
	d bonds, as per schedule,	1,989,394			
	ne office of the company,	1,692			
_	osited in bank,	352,640	44		
	s in course of collection (gross),	376,182	11		
	assets,			\$3,597,530	
Deduct sp	ecial deposits in other States,		•	127,500	00
Balar	100			\$3,470,030	67
Darai		• •	•	\$0,110,000	01
	Y - 1 - 1 - 1 - 1 - 1				
T	LIABILITIES.	A111 051	00		
	justed, unpaid,	\$111,051			
	imed and reported,				
	sputed or resisted,	36,469			
	_	1,722,530			
	ons and brokerage,	53,218			
-	remiums,	37,842			
Keinsuran	ce disallowed,	88,548	25		
Gross	liabilities, except capital,	\$2,163,517	86		
		49,341			
				2,114,176	43
_	s regards policy-holders,		•	\$1,355,854	
Paid-up ca	apital,		•	1,000,000	00
Surpl	us over capital,		•	\$355,854	24
* 1	Value of lands mortgaged,	\$1,	060,	100 00	
,	Value of buildings thereon,		820,2	250 00	
	Amount of insurance held as collateral,		524,	110 00	

Incom	IE.				
Fire premiums outstanding Dec. 31, 189		. \$411,014	58		
Premiums on risks written or renewed,		. 2,763,937			
Trouble of thems written of tonowou,					
Total,		. \$3,174,952	14		
Premiums now in course of collection,					
,					
Entire premiums collected,		. \$2,798,770	03		
Less reinsurance and return premiums,		. 498,186	31		
Net cash fire premiums received, .					72
Interest received on mortgages, .				33,983	67
Interest and dividends received from al					
Income from rents,				49	93
Gross cash income,				\$2,430,925	18
′					
Expendi	TURE	s.			
Cash paid for fire losses,	•	. \$1,295,741	40		
Deduct salvage and reinsurance, .		. 168,182	32		
Net cash paid for fire losses,				\$1,127,559	08
Cash dividends paid,				100,000	00
Cash paid for commissions and brokera	ge,			395,943	59
for salaries of officers and en	mploy	yees,		156,624	74
for State and local taxes,				54,853	24
for incidentals,				196,837	74
Gross cash expenditures,				\$ 2,031,818	39
RISKS AND I	PREM	IUMS.			
Fine violes outstanding Dec. 21, 1002		@066 000 450	00	Premiums	
Fire risks outstanding Dec. 31, 1893, Fire risks written during 1894,	•	\$266,808,452 225,093,926			
Fire risks written during 1894,	•	220,090,920	00	2,100,901	90
Total,		\$491,902,378	00	\$6,053,591	30
Deduct risks expired and terminated,				2,474,780	
•			_		
In force at end of year,		\$291,543,432			01
Deduct amount reinsured,	•	15,940,970	00	229,316	67
					-
Net amount in force,	•	\$275,602,462	2 00	\$3,349,494	34
MISCELLANE	EOUS.				
Premiums received from organization of	of cor	npany,		\$ 17,369,333	00
Losses paid from organization of comp				9,008,351	
				1,110,636	00
Cash dividends declared from organiza	tion	of company,		. 1,977,000	
Dividends declared during the year (10	per	cent.),		100,000	
Company's stock owned by directors,				62,400	00

"NEWARK FIRE INSURANCE COMPANY," NEWARK, N. J.

[Incorporated May 14, 1810. Commenced business May 14, 1810.]

PAID-UP CAPITAL, \$250,000.

JOHN J. HENRY, President.

FRANK T. McBRIDE, Secretary.

DETAILED	STATEMENT	OF STOCKS	AND BONDS.
DETAILED	SHATE MALENTE	OF STOCKS	AND DUNDS.

	Par Value.	Market Value.
United States bonds,	\$30,000 00	\$33,900 00
West Shore Railroad bonds,	35,000 00	36,400 00
Orange & Newark Railroad bonds,	25,000 00	27,500 00
Essex Passenger Railroad bonds,	5,000 00	5,500 00
Morris & Essex Railroad stock,	20,000 00	32,000 00
East Orange Improvement bonds,	225 19	225 19
Underwriters' Protective Asso'n bonds, .	1,000 00	1,000 00
Newark & South Orange Railroad bonds,	20,000 00	20,000 00
Newark water bonds,	500 00	500 00
Hoboken Land and Improvement bonds,	25,000 00	26,000 00
National State Bank stock,	15,900 00	23,850 00
National Newark Banking Company stock,	7,700 00	12,705 00
Newark City National Bank stock,	13,250 00	20,537 50
	\$198,575 19	\$240,117 69
	\$198, 575 19	\$240,117

SUMMARY OF ASSETS DEC. 31, 1894.

Cash value of unencumbered real estate,	. \$50	,000 00		
Loans on mortgage of real estate (first liens*)	, 286	,615 00		
Interest due or accrued thereon,	. 4	,180 67		
Stocks and bonds, as per schedule,	. 240	,117 69		
Cash in the office of the company,	. 1	,897 41		
Cash deposited in bank,	. 27	,278 63		
Interest due and accrued,	. 2	,085 00		
Premiums in course of collection (gross),	. 18	,538 34		
Notes taken for fire risks,		435 25		
Rents due and accrued,		370 80		
Premiums more than 3 months due, \$588 9	6			
Gross assets,			\$631,518 7	9

LIABILITIES.

Losses adjusted, unpaid,		\$6,549	10
elaimed and reported,		13,095	65
disputed or resisted,		1,875	00
Uncarned premiums on outstanding risks	3, .	130,469	41
Dividends to stockholders, unpaid, .		7,013	10

State and local taxes,	\$ 162,610 20
	\$468,908 59 250,000 00
Surplus over capital,	\$ 218,908 59
Income.	
Fire premiums outstanding Dec. 31, 1893, . \$24,145 28 Same not collected,	
Net collected,	
Total,	
Entire premiums collected,	\$171,659 06
Interest received on mortgages,	14,807 83 10,848 37 938 65
	\$ 198,253 91
EXPENDITURES.	
Cash paid for fire losses,	
Net cash paid for fire losses,	\$92,693 75
Cash dividends paid,	24,865 85
for salaries of officers and employees,	20,260 59
for State and local taxes,	7,725 81
for incidentals,	11,083 74
Gross cash expenditures,	\$190,285 81
RISKS AND PREMIUMS.	
,	Premiums.
Fire risks outstanding Dec. 31, 1893, \$31,136,873 00 Fire risks written during 1894,	\$299,433 78 207,019 45
Total,	\$506,453 23 226,909 33
In force at end of year,	\$279,543 90 12,679 16
Net amount in force, \$27,534,848 00	\$266,864 74

Premiums received from organization of company,	\$4,676,481	00
Losses paid from organization of company,	2,269,588	00
Fire losses incurred during the year,	88,735	00
Cash dividends declared from organization of company,	740,780	00
Dividends declared during the year (10 per cent.),	25,000	00
Company's stock owned by directors,	40,120	00

"NEW HAMPSHIRE FIRE INSURANCE COMPANY," MANCHESTER, N. H.

[Incorporated 1869. Commenced business April, 1870.]

PAID-UP CAPITAL, \$800,000.

JAMES A. WESTON, President.

JOHN C. FRENCH, Secretary.

	Par Value.	Market Value.
United States bonds,	\$100,000 00	\$114,562 50
City of Chicago, Ill., bonds,	10,000 00	10,200 00
City of Concord, N. H., bonds,	1,000 00	1,020 00
City of Topeka, Kan., bonds,	3,500 00	3,535 00
City of Moorhead, Minn., bonds,	6,000 00	6,120 00
City of Lincoln, Neb., bonds,	26,000 00	27,300 00
City of Seattle, Wash., bonds,	10,000 00	10,200 00
City of Tacoma, Wash, bonds,	25,000 00	27,500 00
City of East Portland, Ore., bonds,	25,000 00	27,500 00
City of Cleveland, O., bonds,	50,000 00	53,000 00
City of Ashtabula, O., bonds,	10,000 00	10,400 00
City of Dayton, O., bonds,	20,000 00	21,600 00
Maine Central Railroad bonds,	10,000 00	10,800 00
New York & New England Railroad bonds, .	20,000 00	22,700 00
Boston, Concord & Montreal Railroad bonds, .	50,000 00	63,000 00
Concord & Montreal Railroad bonds,	100,000 00	100,000 00
Boston & Albany Railroad bonds,	5,000 00	5,000 00
Chicago, Burlington & Quincy Railroad bonds,	48,000 00	51,380 00
Union Pacific Railroad Trust,	10,000 00	7,000 00
Oregon Short Line Railroad bonds,	10,000 00	8,950 00
Chicago & West Michigan Railroad bonds, .	25,000 00	18,125 00
Chicago, Burlington & Northern R.R. bonds, .	5,000 00	5,150 00
Montana Central Railroad bonds,	25,000 00	25,500 00
Lehigh Valley Terminal Railway Co. bonds, .	25, 000 00	27,250 00
Hillsborough County, N. H., bonds,	5,000 00	5,000 00
Topeka, Kan., Water Supply Company bonds,	20,000 00	20,000 00
Claremont, N. H., Water Works,	5,000 00	5,000 00
Minneapolis Gas Light Company bonds,	20,000 00	21,000 00
New Hampshire Trust Company bonds,	30,000 00	24,000 00
Central Loan & Land Company bonds,	20,000 00	20,000 00

Johnson Loan & Trust Company bonds,	Par Val \$9,000		\$7,200 00
National Loan & Trust Company bonds,	10,000		10,000 00
Nashua Card & Glazed Paper Company bonds,	10,000		10,000 00
Grand Forks Gas & Electric Company bonds,	5,000		5,000 00
Minneapolis General Electric Company bonds,	· ·		
Sioux City, Iowa, sewerage bonds,	25,000 540		25,000 00 540 49
Swift & Company, Chicago, bonds,			
	25,000		25,000 00
Old Colony Steamboat Company bonds,	10,000		10,100 00
Suncook Valley Railroad stock,	4,000		5,000 00
New York Central & Hudson River R.R. stock,	10,000		10,000 00
Norwich & Woreester Railroad stock,	3,100		5,425 00
Pemigewasset Valley Railroad stock,	26,000		32,500 00
Boston & Albany Railroad stock,	7,500		15,525 00
Boston & Maine Railroad stock,	7,500		12,000 00
Chieago, Burlington & Quiney Railroad stock,	47,400		34,128 00
Illinois Central Railroad stock,	30,000		25,500 00
Chicago, Roek Island & Paeifie Railroad stock,	10,000		6,300 00
Lake Shore & Michigan Southern R.R. stock, .	20,000		27,200 00
Chicago & Northwestern Railroad stock,	25,000		25,000 00
Merchants' Nat'l B'k, Manchester, N. H., stock,	10,000		13,000 00
Merchants' Nat'l B'k, Kansas City, Mo., stoek,	5,000		4,000 00
Pemigewasset N'l B'k, Plymouth, N. H., stoek,	6,000		7,800 00
First Nat'l Bank, Peterborough, N. H., stock, .	5,000	00	7,000 00
Lancaster Trust Company stock,	2,500	00	2,500 00
Exeter Banking Co., Exeter, N. H., stock,	1,000	00	1,000 00
Amoskeag Mfg. Co., Manchester, N. H., stock,	10,000	00	17,000 00
Manchester Mills, Manchester, N. H., stock, .	20,000	00	20,000 00
Stark Mills stock,	10,000	00	9,500 00
Quincy Bridge stock,	8,000	00	14,000 00
Pullman's Palace Car Company stock,	10,000	00	15,600 00
	\$1,000,040	10	\$1,155,610 99
Securities held as collateral for eash loans: —	\$1,002,040	43	\$1,100,010 33
Securities near as confateral for each loans.	Market Val	ue.	Loaned Thereon.
8 shares Manchester & Lawrence Railroad, .	\$1,800	00	\$2,700 00
2 shares Moline Plow Company,	2,000	00	\$ 2,,,,,,,,,
Mortgage notes guaranteed,	7,300	00	5,700 00
11 shares Iowa City Packing and Provision Co.,	1,300	00	1,000 00
300 shares Swift Refrigerator Trans. Company,	30,000	00	25,000 00
Exeter Manufacturing Company bonds,	30,000	00	25,000 00
	\$72,400	00	\$59,400 00
	4.2,100	00	400,100 00
SUMMARY OF ASSETS DEC. S	31, 1894.		
Cash value of unencumbered real estate,	\$68,500	00	
Loans on mortgage of real estate (first liens),.	695,626	66	
Interest due or acerued thereon,	9,658	03	
Stocks and bonds, as per schedule,	1,155,610	99	
Loans on eollateral security, as per sehedule, .	59,400	00	
Cash in the office of the company,	6,535	77	

Cash deposited in bank, . Interest due and accrued, . Premiums in course of collecti Gross assets,	 ion (gr	coss),		8, 125,	,206	47 21	\$2,202,575	67
	LIAB	ILITIE	s.					
Losses adjusted, unpaid, .				\$55,	633	74		
Losses claimed and reported,				68,				
Unearned premiums on outsta					626			
Commissions and brokerage,				25,				
Gross liabilities, except ca			•				951,428	19
Supplies as vocavde policy hole	love						@1 951 147	10
Surplus as regards policy-holo							\$1,251,147	
Paid-up capital,	• •	•	•	•	•	•	800,000	00
Surplus over capital, .							\$451,147	48
	Inc	COME.						
Fire premiums outstanding De				\$144.	273	62		
Premiums on risks written or				1,170				
Tremiums on risks written or	Tenew	eu, .	•					
Total,				\$1,314				
Premiums now in course of co				125				
Entire premiums collected,				\$1,189	,579	72		
Less reinsurance and return p	remiun	ns, .	,	177.	,816	96		
Net cash fire premiums receiv							\$1.011.762	76
Interest received on mortgage								
	,						-0,000	
Interest and dividends receive	d from	all o	ther s	sources			56 437	78
Interest and dividends receive	d from	all o	ther s	sources	, .	•	56,437	78
Interest and dividends receive Gross cash income, .	d from	all o		sources •	, .		\$1,114,237	78
Gross cash income, .		all o			, .			78
Gross cash income, .	 Expen	all o	RES.			•		78
Gross cash income, . Cash paid for fire losses, .	· · · Expen	n all o	RES.	÷651	, .	99		78
Gross cash income, . Cash paid for fire losses, . Deduct salvage and reinsuran	EXPEN	all o	RES.	\$651 34,	, . ,698 ,201	99 25	\$1,114,237	78
Gross cash income, . Cash paid for fire losses, . Deduct salvage and reinsurant Net cash paid for fire losses,	EXPEN	all o	RES.	\$651 34,	, . ,698 ,201	99 25	\$1,114,237 \$617,497	78 36 74
Gross cash income, . Cash paid for fire losses, . Deduct salvage and reinsurant Net cash paid for fire losses, Cash dividends paid,	EXPEN ce,	n all o	RES.	\$651 34,	, . ,698 ,201	99 25	\$1,114,237 \$617,497 64,000	78 36 74 00
Gross cash income, . Cash paid for fire losses, . Deduct salvage and reinsurant Net cash paid for fire losses, Cash dividends paid, Cash paid for commissions an	EXPEN ce, d brok	nall o	RES	\$651 34,	, . ,698 ,201	99 25	\$1,114,237 \$1,114,237 \$617,497 64,000 206,372	78 36 74 00 90
Gross cash income, . Cash paid for fire losses, . Deduct salvage and reinsurant Net cash paid for fire losses, Cash dividends paid, Cash paid for commissions an for salaries of office	EXPEN	n all o	RES	\$651 34,	, . ,698 ,201	99 25	\$1,114,237 \$1,114,237 \$617,497 64,000 206,372 45,346	78 36 74 00 90 00
Gross cash income, . Cash paid for fire losses, . Deduct salvage and reinsurant Net cash paid for fire losses, Cash dividends paid, Cash paid for commissions an for salaries of office for State and local	EXPEN	n all o	RES	\$651 34,	, . ,698 ,201	99 25	\$1,114,237 \$1,114,237 \$617,497 64,000 206,372 45,346 29,541	78 36 74 00 90 00 86
Gross cash income, . Cash paid for fire losses, . Deduct salvage and reinsurant Net cash paid for fire losses, Cash dividends paid, Cash paid for commissions an for salaries of office	EXPENCE,	n all o	RES	\$651 34,	, . ,698 ,201	99 25	\$1,114,237 \$1,114,237 \$617,497 64,000 206,372 45,346	78 36 74 00 90 00 86
Gross cash income, . Cash paid for fire losses, . Deduct salvage and reinsurant Net cash paid for fire losses, Cash dividends paid, Cash paid for commissions an for salaries of office for State and local	EXPENCE,	n all o	RES	\$651 34,	, . ,698 ,201	99 25	\$1,114,237 \$1,114,237 \$617,497 64,000 206,372 45,346 29,541	78 36 74 00 90 00 86 73
Gross cash income, . Cash paid for fire losses, . Deduct salvage and reinsurant Net cash paid for fire losses, Cash dividends paid, . Cash paid for commissions an for salaries of office for State and local for incidentals, . Gross cash expenditures,	EXPENCE,	nall o	RES oyees	\$651 34,	, . ,698 ,201	99 25	\$1,114,237 \$1,114,237 \$617,497 64,000 206,372 45,346 29,541 53,678	78 36 74 00 90 00 86 73
Gross cash income, . Cash paid for fire losses, . Deduct salvage and reinsurant Net cash paid for fire losses, Cash dividends paid, Cash paid for commissions an for salaries of office for State and local for incidentals, . Gross cash expenditures, Ris	EXPEN ce, d brok ers and taxes, KS AN	n all o	RES.	\$651	,, . .,698 ,201	99 25	\$1,114,237 \$617,497 64,000 206,372 45,346 29,541 53,678 \$1,016,437 Premiums.	78 36 74 00 90 00 86 73 23
Gross cash income, . Cash paid for fire losses, . Deduct salvage and reinsurant Net cash paid for fire losses, Cash dividends paid, Cash paid for commissions an for salaries of office for State and local for incidentals, . Gross cash expenditures, Ris Fire risks outstanding Dec. 31	EXPEN	n all o	RES.	\$651 34, 	,698 ,201 	99 25	\$1,114,237 \$617,497 64,000 206,372 45,346 29,541 53,678 \$1,016,437 Premiums. \$1,531,966	78 36 74 00 90 00 86 73 23
Gross cash income, . Cash paid for fire losses, . Deduct salvage and reinsurant Net cash paid for fire losses, Cash dividends paid, Cash paid for commissions an for salaries of office for State and local for incidentals, . Gross cash expenditures, Ris	EXPEN	n all o	RES.	\$651	,698 ,201 	99 25	\$1,114,237 \$617,497 64,000 206,372 45,346 29,541 53,678 \$1,016,437 Premiums. \$1,531,966	78 36 74 00 90 00 86 73 23
Gross cash income, . Cash paid for fire losses, . Deduct salvage and reinsurant Net cash paid for fire losses, Cash dividends paid, Cash paid for commissions an for salaries of office for State and local for incidentals, . Gross cash expenditures, Ris Fire risks outstanding Dec. 31 Fire risks written during 1894	EXPEN	n all o	RES. oyees cmium	\$651 34. 	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	99 25	\$1,114,237 \$617,497 64,000 206,372 45,346 29,541 53,678 \$1,016,437 Premiums. \$1,531,966 1,170,512	78 36 74 00 90 00 86 73 23 80 31
Gross cash income, . Cash paid for fire losses, . Deduct salvage and reinsurant Net cash paid for fire losses, Cash dividends paid, Cash paid for commissions an for salaries of office for State and local for incidentals, . Gross cash expenditures, Ris Fire risks outstanding Dec. 31 Fire risks written during 1894 Total,	EXPENCE,	erage, empl	RES. oyees cmium	\$651 34. 	, , , , , , , , , , , , , , , , , , ,	. 99 25 	\$1,114,237 \$617,497 64,000 206,372 45,346 29,541 53,678 \$1,016,437 Premiums. \$1,531,966 1,170,512 \$2,702,479	78 36 74 00 90 00 86 73 23 80 31
Gross cash income, . Cash paid for fire losses, . Deduct salvage and reinsurant Net cash paid for fire losses, Cash dividends paid, Cash paid for commissions an for salaries of office for State and local for incidentals, . Gross cash expenditures, Ris Fire risks outstanding Dec. 31 Fire risks written during 1894	EXPENCE,	erage, empl	RES. oyees cmium	\$651 34. 	, , , , , , , , , , , , , , , , , , ,	. 99 25 	\$1,114,237 \$617,497 64,000 206,372 45,346 29,541 53,678 \$1,016,437 Premiums. \$1,531,966 1,170,512 \$2,702,479	78 36 74 00 90 00 86 73 23 80 31
Gross cash income, . Cash paid for fire losses, . Deduct salvage and reinsurant Net cash paid for fire losses, Cash dividends paid, Cash paid for commissions an for salaries of office for State and local for incidentals, . Gross cash expenditures, Ris Fire risks outstanding Dec. 31 Fire risks written during 1894 Total,	EXPENCE,	erage, empl	RES. Oyees CMIUM \$	\$651 34. 	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	99 25 	\$1,114,237 \$617,497 64,000 206,372 45,346 29,541 53,678 \$1,016,437 Premiums. \$1,531,966 1,170,512 \$2,702,479 1,092,602	78 36 74 00 90 00 86 73 23 80 31 11 82
Gross cash income, . Cash paid for fire losses, . Deduct salvage and reinsurant Net cash paid for fire losses, Cash dividends paid, Cash paid for commissions an for salaries of office for State and local for incidentals, . Gross cash expenditures, Ris Fire risks outstanding Dec. 31 Fire risks written during 1894 Total, Deduct risks expired and term	EXPENCE,	erage, empl	RES. Oyees CMIUM \$	\$651 34. 	,,698 ,201 ,600 ,193 ,741 ,741	. 99 25 	\$1,114,237 \$617,497 64,000 206,372 45,346 29,541 53,678 \$1,016,437 Premiums. \$1,531,966 1,170,512 \$2,702,479 1,092,602 \$1,609,876	78 36 74 00 90 00 86 73 23 80 31 11 82 29
Cash paid for fire losses, . Deduct salvage and reinsurant Net cash paid for fire losses, Cash dividends paid, Cash paid for commissions an for salaries of office for State and local for incidentals, . Gross cash expenditures, Ris Fire risks outstanding Dec. 31 Fire risks written during 1894 Total, Deduct risks expired and term In force at end of year, .	EXPENCE,	erage, empl	RES. Oyees CMIUM S - S - - - - - - - - - -	\$651 34. 	,698 ,201 	99 25 	\$1,114,237 \$617,497 64,000 206,372 45,346 29,541 53,678 \$1,016,437 Premiums. \$1,531,966 1,170,512 \$2,702,479 1,092,602 \$1,609,876	78 36 74 00 90 00 86 73 23 80 31 11 82 29 42

Premiums received from organization of company,	\$ 11,343,664 00
Losses paid from organization of company,	6,091,780 00
Fire losses incurred during the year,	601,538 00
Cash dividends declared from organization of company,	764,000 00
Dividends declared during the year (8 per cent.),	64,000 00
Company's stock owned by directors,	258,400 00

"NEW YORK FIRE INSURANCE COMPANY," NEW YORK.

[Incorporated April 18, 1832. Commenced business Dec. 22, 1832.]

PAID-UP CAPITAL, \$200,000.

AUGUSTUS COLSON, President.

CHARLES A. HULL, Secretary.

	1110 11112 200.	
	Par Valu	e. Market Value.
United States bonds,	\$50,000	00 \$52,500 00
Consolidated stock (New York City),	100,000	00 100,000 00
Brooklyn eity bonds,	30,000	00 30,000 00
	\$180,000	00 \$182,500 00
SUMMARY OF ASSETS DEC	. 31, 1894.	
Cash value of unencumbered real estate,	\$100,000	00
Loans on mortgage of real estate (first liens*)	9,925	00
Interest due or accrued thereon,		13
Stocks and bonds, as per schedule		00

Rents due and accrued,				126	66		
, ,		-					
Premiums in course of collection (g	ross	s).		14,621	22		
Interest due and acerued,				2,521	46		
Cash deposited in bank,				7,624	44		
Cash in the office of the company,				470	07		
Stocks and bonds, as per schedule,		•	•	182,500	00		

		•					
Lia	BIL	ITIES.					
Losses claimed and reported, .				8	2,500	00	
Unearned premiums on outstanding	g ri	sks,		5(0,430	40	
Commissions and brokerage, .					1,867	31	
Reinsurance disallowed,			•		142	70	
Gross liabilities, except capital,	•	•	•				54,940 41
Surplus as regards policy-holders,					•		\$263,096 57
Paid-up capital,		•		•			200,000 00
Surplus over capital,				•			\$63,096 57

* Value of lands mortgaged,					\$S,600 00
Value of buildings thereon,					15,400 00
Amount of insurance held as	-011	atoral			15 400 00

Incom	IE.						
Fire premiums outstanding Dec. 31, 189	3,		\$13,6	95	79		
Premiums on risks written or renewed,			120,3	393	18		
Total,			\$134,0	88	97		
Premiums now in course of collection,			14,6	21 5	22		
Entire premiums collected,							
Less reinsurance and return premiums,							
Net cash fire premiums received, .						\$101,104	
Interest received on mortgages, .						731	
Interest and dividends received from al						4,562	
Income from rents,	•	•	•	•	•	5,156	83
Gross cash income,	•	•	•	•	•	\$111, 555	67
Expendit	rurre	2					
Cash paid for fire losses,			\$10 (112 /	64		
			φ15,0				
Net cash paid for fire losses,			U	000	02	\$18,344	വാ
						6,000	
Cash dividends paid,			•	•	•	•	
-	_		•	•	•	11,216	
for salaries of officers and en			•	•	•	15,358	
for State and local taxes,	•	•	•	•	•	3,474	
for expenses on real estate, e	etc.,	•	•	•	•	3,644	04
Gross cash expenditures,		•		•	•	\$58,038	02
RISKS AND P	REMI	UMS.					
D' 11 D 01 1000		•	1001	00 (00	l'remium	
Fire risks outstanding Dec. 31, 1893,	•		3,126,1			\$77,906	
Fire risks written during 1894,	•	. 11	,940,8	54 (00	120,393	18
Total,		\$20	0,067,0	47 (00	\$198,299	81
Deduct risks expired and terminated,	•),983,0			96,990	
Deduct risks expired and terminated,	•				_		
In force at end of year,		\$10	,083,9	67 (00	\$101,309	56
Deduct amount reinsured,	•		85,7			448	
	·	·			_		
Net amount in force,	•	. \$9	,998,1	96 (00	\$100,860	80
Miscella	NEOU	S					
Premiums received from organization o			V			\$5,217,515	00
Losses paid from organization of compa		-		•	•	2,365,503	
				•	•	20,186	
Fire losses incurred during the year,					•	1,430,000	
Cash dividends declared from organizar					•	6,000	
Dividends declared during the year (3)				•	٠		
Company's stock owned by directors,	•	•	•	•	•	65,500	VV

"NIAGARA FIRE INSURANCE COMPANY," NEW YORK, N. Y.

[Incorporated July, 1850. Commenced business August, 1850.]

PAID-UP CAPITAL, \$500,000.

THOMAS F. GOODRICH, President.

GEORGE C. HOWE, Secretary.

DETAILED STATEMENT OF STOCKS AND BONDS.

	Par Value.	Market Value.
United States bonds,	\$95,000 00	\$106,637 50
Jersey City bonds,	10,000 00	11,500 00
Albany & Susquehanna Railway bonds,	15,000 00	19,500 00
Chicago, Milwaukee & St Paul R'y bonds, .	25,000 00	29,500 00
James River Railway bonds,	25,000 00	12,500 00
New York Elevated Railway bonds,	20,000 00	22,250 00
Lake Erie & Western Railway bonds,	20,000 00	23,200 00
Morris & Essex Railway bonds,	21,000 00	29,295 00
Chateaugay Ore and Iron Company's bonds, .	25,000 00	18,750 CO
St. Paul (Minn.) Gas Light Company's bonds,	15,000 00	15,000 00
Town of Lake (Ill.) Gas Company's bonds, .	20,000 00	20,000 00
Kansas City water bonds,	10,000 00	10,000 00
Seattle, Lake Shore & Eastern Railway bonds,	9,000 00	4,050 00
Equit. Gas Light Company of Chicago bonds,	25,000 00	24,375 00
Underw'rs' Prot. Asso. of Newark, N. J., bonds,	1,000 00	1,000 00
Toledo, Ann Arbor & No. Mich. R'y bonds, .	10,000 00	6,500 00
234 shares Delaware & Hudson Canal Co., .	23,400 00	29,659 50
50 " Western National Bank,	5,000 00	5,500 00
450 " American Exchange Nat'l Bank,.	45,000 00	69,975 00
1,000 " Long Island Railway,	50,000 00	43,250 00
100 " Con. Gas Co. of New York,	10,000 00	13,100 00
New York city bonds,	260,000 00	267,800 00
200 shares Chicago & Northwestern Railroad,	20,000 00	19,350 00
10 " Underwriters' Salvage Company, .	1,000 00	1,000 00
200 " Chic., Milwaukee & St. Paul R'y, .	20,000 00	23,600 00
	\$780,400,00	\$897 999 00

SUMMARY OF ASSETS DEC. 31, 1894.

Cash value of unencumbered real estate,	\$ 883,000	00
Loans on mortgage of real estate (first liens*),	25,250	00
Interest due or accrued thereon,	682	50
Stocks and bonds, as per schedule,	827,292	00
Cash in the office of the company,	16,667	22
Cash deposited in bank,	193,661	84
Interest due and accrued,	2,945	00

Premiums in course of collection (gross), . \$319,282 98	
Rents due and accrued,	
Reinsurance due,	
	\$2,322,318 63
Deduct special deposits in other States,	56,625 00
Balance,	\$2,265,693 63
Liabilities.	
Amount of losses, unpaid, \$186,533 99	
Less reinsurance,	
Net amount of unpaid losses; \$175,060 36	
Unearned premiums on outstanding risks, . 1,000,675 98	
Dividends to stockholders unpaid, 401 00	
Due for borrowed money,	
Commissions and brokerage, 41,759 09	
Reinsurance,	
Reinsurance disallowed,	
Gross liabilities, except capital, ————	1,504,049 39
Surplus as regards policy-holders,	\$761,644 24
Paid-up capital,	F00 000 00
Surplus over capital,	\$261,644 24
Ivcovr	
INCOME.	
Fire premiums outstanding Dec. 31, 1893, . \$255,147 58	
Premiums on risks written or renewed, . 2,090,533 05	
Total,	
Premiums now in course of collection, 314,118 05	
Dut'n	
Entire premiums collected, \$2,031,562 58	
Less reinsurance and return premiums, 805,129 70 Net cash fire premiums received,	
Marine premiums outstanding Dec. 31, 1893, . \$7,608 54	\$1,226,432 88
Premiums on risks written or renewed, 59,471 63	
Tremiting on risks written of renewed,	
Total,	
Premiums now in course of collection, 5,164 93	
Entire premiums collected, \$61,915 24	
Less reinsurance and return premiums,	
Net cash marine premiums received, ————	43,864 49
Interest received on mortgages,	1,422 50
Interest and dividends received from all other sources,	39,791 81
Income from rents,	25,366 30
Gross cash income,	\$1,336,877 98

^{*} Including \$250,000 special reserve fund held under New York law.

EXPENDITURES.

Cash paid for fire losses,		. \$1,016,367	11		
Deduct salvage and reinsurance, .		. 87,356			
Net cash paid for fire losses,		. —		\$929,011	10
Cash paid for marine and inland losses,		. \$46,965	56		
Deduct salvage and reinsurance, .		. 13,153	32		
Net cash paid for marine and inland los				33,812	24
Cash dividends paid,				49,977	50
Cash paid for commissions and brokerage				192,598	00
for salaries of officers and em	ploy	ees,		163,397	77
for State and local taxes,	•			35,932	19
for incidentals,		• • •		75,455	16
Gross cash expenditures,				\$ 1,480,183	96
Risks and F	PREMI	ums.			
				Premiums.	
Fire risks outstanding Dec. 31, 1893,		\$224,217,447	00	\$2,242,486	03
Fire risks written during 1894, .	•	197,472,070	00	2,090,533	05
Total,	•	\$421,689,517		-	
Deduct risks expired and terminated,	•	169,730,392	00	1,831,922	72
In force at end of year,		\$251,959,125	00	\$2,501,096	36
Deduct amount reinsured,	•			649,123	
Douter amount formation,	•				
Net amount in force,		\$ 198,302, 22 0	00	\$1, 851,972	48
Marine risks outstanding Dec. 31, 1893,		\$2,099,723	00	\$63,620	39
Marine risks written during 1894, .	•	2,176,665		59,471	
m 4.1		A 4 07C 000		A100 000	
Total,	•	\$4,276,388		-	
Deduct risks expired and terminated,	•	2,598,084	00	72,381	44
In force at end of year,		\$1,678,304	00	\$50,710	58
Deduct amount reinsured,		615,635		16,190	
Net amount in force,		\$1,062,669	00	\$34,520	16
not amount in force,	•	#1,002,000		401,020	10
Miscellan	NEOU	S.			
Premiums received from organization o	f con	apany, .	40	35,074,177	00
Losses paid from organization of compa				19,442,686	
				808,853	
Marine and inland losses incurred during	ng the	e year, .		32,613	
Cash dividends declared from organization		-		2,334,000	
Dividends declared during the year (10				50,000	
Company's stock owned by directors,				66,500	00

"NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WISCONSIN," MILWAUKEE, WIS.

[Incorporated Feb. 20, 1869. Commenced business July 1, 1869.]

PAID-UP CAPITAL, \$600,000.

ALFRED JAMES, President.

J. P. McGREGOR, Secretary.

		Par Valu	0	Market Value.
United States bonds,		\$200,000		\$226,000 00
Chicago, Milwaukee & St. Paul R.R. bonds,		200,000		243,500 00
Milwaukee, L. S. & Western R.R. bonds,		50,000		62,500 00
Milwaukee & Northern Railroad bonds, .		50,000		56,500 00
Chicago & Northwestern Railroad bonds,		100,000		120,000 00
Milwaukee city bonds,		97,000		97,200 00
Chicago Sanitary District bonds,		50,000		52, 500 00
Waukesha sewerage bonds,		30,000		31,500 00
, communication con go woman,	Ť			
		\$777, 000	00	\$ 889,700 00
SUMMARY OF ASSETS D				
Loans on mortgage of real estate (first liens	*),	\$ 694,456		
Interest due or accrued thereon,	•	6,343		
Stocks and bonds, as per schedule,	•	889,700		
Cash in the office of the company,		2,353	20	
Cash deposited in bank,	•	160,968		
Interest due and accrued,		2,700	00	
Premiums in course of collection (gross),		106,175	60	
Gross assets,	•			\$1,862,697 60
Liabilities.				
Losses adjusted, unpaid,		\$14,008	21	
claimed and reported,		43,165		
disputed or resisted,		5,250		
•				
Total amount of losses,	•	\$ 62,423	52	
Less reinsurance,	•	3,180	31	
Net amount of unpaid losses,		\$59,243	21	
Unearned premiums on outstanding risks,		696,485		
Commissions and brokerage,		26,543		· ·
Reinsurance, etc.,		5,596		
Reinsurance disallowed,		120		
Gross liabilities, except capital,.				787,989 43
Surplus as regards policy-holders,				\$1,074,708 17
Paid-up capital,				600,000 00
Surplus over capital,				
Surprus over capitar,	•	• •	•	\$474,708 17

Incor	Œ.					
Fire premiums outstanding Dec. 31, 189	3	\$65	3,685	87		
Premiums on risks written or renewed,),430			
Training of the state of the st	Ť		,,,,,,,			
Total,		. \$914	4.116	07		
Premiums now in course of collection,		-	5,175			
,						
Entire premiums collected,		. \$807	,940	47		
Less reinsurance and return premiums,		. 135	2,190	39		
Net cash fire premiums received, .		. —			\$675,750	08
Interest received on mortgages, .					39,132	08
Interest and dividends received from al	l oth	er source	s, .		40,952	08
Received from Wis. M. and F. Ins. Co.	Bank	ζ,			91,715	70
Gross cash income,					\$847,549	94
Expendi	TURE	s.				
Cash paid for fire losses,		. \$350	0,971	43		
Deduct salvage and reinsurance, .		. 2	1,345	90		
Net cash paid for fire losses,					\$329,625	53
Cash dividends paid,					60,000	
Cash paid for commissions and brokera					131,672	
for salaries for officers and e						
for State and local taxes,					14,454	
for incidentals,					44,433	
						_
Gross cash expenditures,	•		•	•	\$658,962	06
Risks and H	REM	IUMS.				
					Premiums	
Fire risks outanding Dec. 31, 1893, .					\$1,270,083	88
Fire risks written during 1894,	•	65,959	9,884	00	850,430	20
m					40.400.544	
Total,	•				\$2,120,514	
Deduct risks expired and terminated,	•	53,930),393	00	702,753	37
To four of and of many		2100 010	2 000	00	01 417 700	71
In force at end of year,	•	•			\$1,417,760	
Deduct amount reinsured,	•	3,40	7,20±	UU	58,899	99
Net amount in force,		\$116,91	1,656	00	\$1,358,861	12
Manager						
Miscella					11 (00 000	00
Premiums received from organization of			•	. 1	\$11,432,009	
Losses paid from organization of comp			•	•	6,025,568	
Fire and tornado losses incurred during			•	•	311,642	
Cash dividends declared from organization			ny,	•	1,131,000	
Dividends declared during the year (19	_		•	•	60,000	
Company's stock owned by directors,	•			•	223,700	00

"ORIENT INSURANCE COMPANY," HARTFORD, CONN.

[Incorporated June, 1867. Commenced business January, 1872.]

PAID-UP CAPITAL, \$500,000.

CHARLES B. WHITING, President.

JAMES U. TAINTOR, Secretary.

			Par Va	lue.	Market Value.
504 s	shares	American Nat'l Bank, Hartford, .	\$25,200		\$ 36,288 00
122	66	Ætna National Bank, Hartford, .	12,200		18,300 00
130	66	Charter Oak Nat'l B'k, Hartford, .	13,000	00	11,700 00
100	66	Farm. and Mech. N'l B'k, Hart., .	10,000	00	11,700 00
152	"	Mercantile Nat'l Bank, Hartford,	15,200	00	13,680 00
74	**	Phœnix National Bank, Hartford,	7,400	00	9,620 00
186	"	Exchange Nat'l Bank, Hartford, .	9,300	00	13,485 00
113	66	City National Bank, Hartford, .	11,300	00	12,430 00
71	66	First National Bank, Hartford, .	7,100	00	8,165 00
1,000	66	Hartford Nat'l Bank, Hartford, .	100,000	00	156,000 00
100	66	Conn. Trust & Safe Dep. Co., Hart.,	10,000	00	17,500 00
200	66	Thames National Bank, Norwich,	20,000	00	30,000 00
80	66	First National Bank, Norwich, .	8,000	00	8,400 00
6	66	Rockville Nat'l Bank, Rockville, .	600	00	690 00
75	66	Metropolitan N'l B'k, New York,	7,500	00	487 50
302	"	Mechanics' Nat'l Bank, New York,	7,550	00	15,100 00
50	"	Holland Trust Co., New York, .	5,000	00	6,500 00
25	66	N'l GerAmer. B'k, St. Paul, Minn.,	2,500	00	2,500 00
643	"	N. Y., N. H. & Hartford R.R.,	.64,300	00	125,706 50
204	66	Pennsylvania Railroad,	10,200	00	10,608 00
220	66	N. Y. C. & H. R. R.R.,	22,000	00	22,000 00
50	66	Union Pacific Railroad,	5,000	00	600 00
100	66	Central Pacific Railroad,	10,000	00	1,250 00
400	66	Cleveland & Pittsburgh R.R., .	20,000	00	31,600 00
220	66	C. B. & Quincy Railroad,	22,000	00	. 15,840 00
100	66	Illinois Central Railroad,	10,000	00	9,000 00
100	"	Chie., Rock Island & Pac. R R., .	10,000	00	6,250 00
170	66	Southern Railway Company,	17,000	00	6,460 00
200	66	Northwestern Telegraph Co.,	10,000	00	10,800 00
Georg	ia Sta	te bonds,	25,000	00	29,625 00
Count	y of C	offey, Kan., bonds,	10,000	00	11,000 00
		yon, Iowa, bonds;	1,000	00	900 00
Count	y of L	Dickinson, Kan., bonds,	10,000	00	11,000 00
Count	y of F	inney, Kan., bonds,	10,000	00	11,000 00
Count	y of K	Xidder, Dakota, bonds,	5,000	00	5,500 00
Count	y of V	Viehita, Kan., bonds,	4,000	00	4,400 00
Count	y of P	lierre, Washington, bonds,	10,000	00	10,800 00
City o	f Indi	anapolis, Ind., bonds,	20,000	00	21,400 00
City o	f Eva	nsville, Ind., bonds,	20,000	00	20,000 00
City o	f New	Brunswick, N.J., bonds,	10,000	00	10,500 00

	Par Value.	Market Value.
City of Council Bluffs, Iowa, bonds,	\$5,000 00	\$5,600 00
City of Richmond, Va., bonds,	24,000 00	30,720 00
City of Norfolk, Va., bonds,	20,000 00	21,200 00
City of Sioux Falls, Dakota, bonds,	13,000 00	14,560 00
City of Wichita Falls, Tex., bonds,	10,000 00	10,800 00
City of Fort Worth, Tex., bonds,	10,000 00	10,400 00
Town of Thomaston, Conn., bonds,	15,000 00	15,750 00
Town of Pawtucket, R. I., bonds,	15,000 00	15,450 00
Medicine Lodge Township, Kan., bonds,	5,000 00	5,500 00
Bethany Township, Kan., bonds,	4,000 00	4,320 00
Buckeye Township, Kan., bonds,	555 00	621 60
Oswego Township, Kan., bonds,	5,000 00	5,000 00
Precinct of Stanton, Neb., bonds,	8,000 00	8,720 00
Precinct of Beaver, Neb., bonds,	5,000 00	5,450 00
Vermont Valley Railroad Company bonds, .	25,000 00	28,250 00
Pittsburgh, Cleveland & Toledo R.R. bonds, .	10,000 00	11,500 00
Kansas Pacific Railroad bonds,	10,000 00	7,800 00
C., C., Cincinnati & Indianapolis R.R. bonds, .	35,000 00	45,050 00
Morris & Essex Railroad bonds,	10,000 00	14,250 00
Chicago, Mil. & St. Paul Railroad bonds, .	20,000 00	27,000 00
Dayton & Michigan Railroad bonds,	25,000 00	26,875 00
Terre Haute & Logansport Railroad bonds, .	10,000 00	11,000 00
Chicago, Burlington & Northern R.R. bonds, .	1,500 00	1,545 00
Ohio & West Virginia Railroad bonds,	3,000 00	3,600 00
Columbus & Toledo Railroad bonds,	13,000 00	15,470 00
Cincinnati, Jackson & Mackinaw R.R. bonds, .	12,000 00	9,000 00
E. Tennessee, Virginia & Georgia R.R. bonds,	15,000 00	15,825 00
Southern Railroad bonds,	6,000 00	5,460 00
Detroit, Lansing & Northern Railroad bonds,.	10,000 00	7,000 00
Louisville, Cin & Lexington R.R. bonds, .	10,000 00	10,550 00
Hartford Street Railway bonds,	20,000 00	20,400 00
Indiana & Lake Michigan Railroad bonds, .	20,000 00	21,000 00
Atchison, Topeka & Santa Fé Railroad bonds,	20,000 00	8,300 00
Chicago, Burlington & Quincy R.R. bonds, .	5,100 00	5,674 00
N. Y., N. H. & H. Railroad bonds,	25,700 00	35,723 00
Norfolk & Western Railroad bonds,	10,000 00	8,000 00
Valley Railroad bonds,	20,000 00	16,000 00
Baltimore Belt Railroad bonds,	20,000 00	21,000 00
Cincinnati, Dayton & Ironton Railroad bonds,	10,000 00	10,100 00
Kanawha & Michigan Railroad bonds,	10,000 00	7,837 50
Chicago, Rock Island & Pacific bonds,	10,000 00	10,500 00
Atlantic Dock Company bonds,	9,000 00	9,720 00
Mason and Tazewell District, Ill., bonds,	25,000 00	27,500 00
Rutland and Grafton District, Ill., bonds,	2,000 00	2,020 00
First Baptist Church, Nashville, Tenn., bonds,	9,000 00	9,720 00
Kansas School bonds,	22,597 00	24,326 85
Nebraska School bonds,	15,443 20	16,907 52
Dakota School bonds,	9,500 00	10,780 00
Minnesota School bonds,	8,500 00	9,010 00

Wasaning Tamitana Cabaal barda	Par Val		Market Val	
Wyoming Territory School bonds,	\$3,000		\$3,420	
Colorado School bonds,	8,000 15,000		8,800 15,700	
Texas School bonds,	10,000		10,600	
Washington School bonds,	5,000		4,000	
Southwestern Irrigation Company bonds, Arizona Improvement Company bonds,	5,000		5,000	
Arizona improvement Company bonds,				
Securities held as collateral for cash loans: -		20	\$1,465,090	47
	Market Va		Loaned There	
25 shares National Fire Ins. Co., Hartford,	\$3,275		\$600	
4 "Ætna Fire Insurance Co., Hartford,	1,000		700	00
2 12tha File Insulance Co., Hartfold,	500			
10 minerican randonar Dank, Hardiora,	975		1,880	00
•	525 300			
3 " First National Bank, Hartford, . 35 " Conn. General Life Ins. Co., Hart., .	4,725		3,000	00
	3,480		1,350	
24 " Adams Express Company,	3,400		1,550	
	\$14,780	00	\$7, 530	00
SUMMARY OF ASSETS DEC.	31, 1894.			
Cash value of unencumbered real estate,	\$38,852	15		
Loans on mortgage of real estate (first liens*),	190,714	30		
Interest due or accrued thereon,	9,212	96		
Stocks and bonds, as per schedule,	1,465,090	47		
Loans on collateral security, as per schedule, .	7,530	00		
Cash in the office of the company,	9,138	94		
Cash deposited in bank,	117,459	31		
Interest due and accrued,	11,910	84		
Premiums in course of collection (gross),	244,693	20		
Rents due and accrued,	961	56		
Gross assets,			\$2,095,563	73
Deduct special deposits in other States,			131,545	00
Balance,	, .		\$1,964,018	73
Liabilities.				
Losses adjusted and reported,	\$174 684	36		
Losses disputed or resisted,	16,681			
Unearned premiums on outstanding risks,	906,919			
Commissions and brokerage,	43,679			
Reinsurance disallowed,	6,374			
	\$1,148,339			
Deduct liability on special deposits,	55,827	60	1,092,511	58
Surplus as regards policy belders			Q971 F07	1.5
Surplus as regards policy-holders,		•	\$871,507	
Paid-up capital,			500,000	00
Surplus over capital,			\$371,507	15
* Total value of property mortgaged, Amount of insurance held as collateral, .		\$612,	330 00 080 00	

Incom	110				
Fire premiums outstanding Dec. 31, 189		. \$246,5	506 17	5	
Same not collected,		3,5			
				-	
Net eollected,		. \$243,0			
Premiums on risks written or renewed,	•	. 1,681,1		7	
Total,		. \$1,924,2		- }	
Premiums now in course of collection,		237,4			
Entire premiums collected,	•				
Less reinsurance and return premiums,		. 440,5			00
Net eash fire premiums received, . Marine premiums outstanding Dec. 31, 1					08
Premiums on risks written or renewed,					
Tremiums on risks written or renewed,	•	. 101,9	77 01	•	
Total,		\$109,4			
Premiums now in course of collection,				•	
Entire premiums collected,		\$102.2	01 19)	
Less reinsurance and return premiums,					
Net cash marine premiums received,					35
Interest received on mortgages, .					
Interest and dividends received from all	other	sources,		70,469 5	
Income from rents,				- 665 5	50
Gross eash income,				\$1,420,526 8	84
G1020 011012 1110012 0, 1				1-1-201020	
EXPENDIT	URES.	2007.0	7 0 00		
Cash paid for fire losses,		\$ 907,3			
Cash paid for fire losses, Deduct salvage and reinsurance, .		83,8	94 73		0.5
Cash paid for fire losses, Deduct salvage and reinsurance, . Net cash paid for fire losses,		83,89	94 73	\$823,479 2	25
Cash paid for fire losses, Deduct salvage and reinsurance, . Net cash paid for fire losses, Cash paid for marine and inland losses,		\$3,89 	94 73 	\$ 823,479 2	25
Cash paid for fire losses, Deduct salvage and reinsurance, . Net cash paid for fire losses, Cash paid for marine and inland losses, Deduct salvage and reinsurance, .		\$3,89 	94 73 	\$823,479 2	
Cash paid for fire losses, Deduct salvage and reinsurance, Net cash paid for fire losses, Cash paid for marine and inland losses, Deduct salvage and reinsurance, . Net eash paid for marine and inland loss		\$3,89 \$72,40 2,10	94 73 09 28 06 61 	\$823,479 2 70,302 6	57
Cash paid for fire losses, Deduct salvage and reinsurance, . Net cash paid for fire losses, Cash paid for marine and inland losses, Deduct salvage and reinsurance, .		\$3,80 \$72,40 2,10	94 73 09 28 06 61 	\$823,479 2	57 18
Cash paid for fire losses, Deduct salvage and reinsurance, . Net cash paid for fire losses, Cash paid for marine and inland losses, Deduct salvage and reinsurance, . Net eash paid for marine and inland loss Cash paid for commissions and brokerage	ses, . ployed	\$3,89 \$72,40 2,10 	94 73 09 28 06 61 	\$823,479 2 70,302 6 252,913 1	57 18
Cash paid for fire losses, Deduct salvage and reinsurance, . Net cash paid for fire losses, Cash paid for marine and inland losses, . Deduct salvage and reinsurance, . Net eash paid for marine and inland loss . Cash paid for commissions and brokerage for salaries of officers and emfor State and local taxes,	ses, . ployed	\$3,89 \$72,40 2,10 	94 73 09 28 06 61 	\$823,479 2 70,302 6 252,913 1 105,142 4	57 18 47 56
Cash paid for fire losses, Deduct salvage and reinsurance, . Net cash paid for fire losses, Cash paid for marine and inland losses, Deduct salvage and reinsurance, . Net eash paid for marine and inland loss Cash paid for commissions and brokerage for salaries of officers and emfor State and local taxes,	ses, . ge, . ployee	\$3,86 \$72,46 2,10 	94 73 09 28 06 61 	\$823,479 2 70,302 6 252,913 1 105,142 4 28,323 6	57 18 47 56 85
Cash paid for fire losses, Deduct salvage and reinsurance, Net cash paid for fire losses, Cash paid for marine and inland losses, Deduct salvage and reinsurance, Net eash paid for marine and inland loss Cash paid for commissions and brokerage for salaries of officers and emfor State and local taxes, for incidentals, for interest on borrowed mone	ses,	83,86 \$72,46 2,10 	94 73 	\$823,479 2 70,302 6 252,913 1 105,142 4 28,323 6 70,510 8 1,765 8	57 18 47 56 85 84
Cash paid for fire losses, Deduct salvage and reinsurance, . Net cash paid for fire losses, Cash paid for marine and inland losses, Deduct salvage and reinsurance, . Net eash paid for marine and inland loss Cash paid for commissions and brokerage for salaries of officers and emfor State and local taxes, for incidentals, for interest on borrowed mone Gross eash expenditures,	ses,	83,86 \$72,46 2,10 	94 73 	\$823,479 2 70,302 6 252,913 1 105,142 4 28,323 6 70,510 8	57 18 47 56 85 84
Cash paid for fire losses, Deduct salvage and reinsurance, Net cash paid for fire losses, Cash paid for marine and inland losses, Deduct salvage and reinsurance, Net eash paid for marine and inland loss Cash paid for commissions and brokerage for salaries of officers and emfor State and local taxes, for incidentals, for interest on borrowed mone	ses,	83,86 \$72,46 2,10 	94 73	\$823,479 2 70,302 6 252,913 1 105,142 4 28,323 6 70,510 8 1,765 8 \$1,352,437 9	57 18 47 56 85 84
Cash paid for fire losses, Deduct salvage and reinsurance,	Ges,	83,86 \$72,46 2,16 	94 73 	\$823,479 2 70,302 6 252,913 1 105,142 4 28,323 6 70,510 8 1,765 8	57 18 47 36 85 84
Cash paid for fire losses, Deduct salvage and reinsurance, . Net cash paid for fire losses, Cash paid for marine and inland losses, Deduct salvage and reinsurance, . Net eash paid for marine and inland loss Cash paid for commissions and brokerage for salaries of officers and emfor State and local taxes, for incidentals, for interest on borrowed mone Gross eash expenditures,	ses, ployee	83,89	94 73 	\$823,479 2 70,302 6 252,913 1 105,142 4 28,323 6 70,510 8 1,765 8 \$1,352,437 9	57 18 47 36 35 34
Cash paid for fire losses,	ses, ployee ey, EEMIUM	83,86 \$72,46 2,10 es,	94 73 09 28 06 61 58 00 21 00	\$823,479 2 70,302 6 252,913 1 105,142 4 28,323 6 70,510 8 1,765 8 \$1,352,437 9 Premiums. \$1,725,167 9 1,681,127 6	57 18 47 56 85 84
Cash paid for fire losses,	ses,	83,86 \$72,46 2,10 	94 73 09 28 06 61 58 00 21 00 79 00	\$823,479 2 70,302 6 252,913 1 105,142 4 28,323 6 70,510 8 1,765 8 \$1,352,437 9 Premiums. \$1,725,167 9 1,681,127 6 \$3,406,295 6	57 18 47 56 85 84
Cash paid for fire losses,	ses,	83,86 \$72,46 2,10 	94 73 09 28 06 61 58 00 21 00 79 00	\$823,479 2 70,302 6 252,913 1 105,142 4 28,323 6 70,510 8 1,765 8 \$1,352,437 9 Premiums. \$1,725,167 9 1,681,127 6	57 18 47 56 85 84
Cash paid for fire losses,	ses,	83,86 2,16 2,16 2,16 es,	94 73 09 28 06 61 58 00 21 00 79 00 17 00 62 00	\$823,479 2 70,302 6 252,913 1 105,142 4 28,323 6 70,510 8 1,765 8 \$1,352,437 9 Premiums. \$1,725,167 9 1,681,127 6 \$3,406,295 6 1,634,969 9 \$1,771,325 7	57 18 47 56 85 84 -92 99 57 -66 93 -73
Cash paid for fire losses, Deduct salvage and reinsurance,	ses,	83,86 2,16 2,16 2,16 es,	94 73 09 28 06 61 58 00 21 00 79 00 17 00 62 00	\$823,479 2 70,302 6 252,913 1 105,142 4 28,323 6 70,510 8 1,765 8 \$1,352,437 9 Premiums. \$1,725,167 9 1,681,127 6 \$3,406,295 6 1,634,969 9	57 18 47 56 85 84 -92 99 57 -66 93 -73
Cash paid for fire losses, Deduct salvage and reinsurance, Net cash paid for fire losses, Cash paid for marine and inland losses, Deduct salvage and reinsurance, Net eash paid for marine and inland loss Cash paid for commissions and brokerage for salaries of officers and emfor State and local taxes, for incidentals, for interest on borrowed mone Gross cash expenditures,	ses, ge, ployed ey,	83,86 2,16 2,16 2,16 es,	94 73 09 28 06 61 	\$823,479 2 70,302 6 252,913 1 105,142 4 28,323 6 70,510 8 1,765 8 \$1,352,437 9 Premiums. \$1,725,167 9 1,681,127 6 \$3,406,295 6 1,634,969 9 \$1,771,325 7	57 18 47 56 55 34 92 99 75 66 93 75 76

35 1 1 1 D 04 1000	A = FOF F44	0.0	Premiun	
Marine risks outstanding Dec. 31, 1893, .	\$1,505,511		\$47,587	
Marine risks written during 1894,	7,393,769	00	101,977	61
m . 1	20,000,000		2110 505	
Total,	\$8,899,280		\$149,565	
Deduct risks expired and terminated, .	7,701,680	00	108,678	50
In force at end of year,	\$1,197,600	00	\$40,886	70
in force at end of year,	ф1,197,000	UU	\$\frac{4}{2}\frac{1}{2	10
Miscellaneous.				
Premiums received from organization of compa	any, .	\$	14,137,407	00
Losses paid from organization of company, .		•	8,861,133	00
Fire losses incurred during the year,			741,626	00
Marine and inland losses incurred during the y			81,727	00
Cash dividends declared from organization of c			985,000	
			70,700	
•			·	
"PACIFIC FIRE INSURANCE COMPAN	Y," NEW	YO	RK, N. Y	•
[Incorporated April 16, 1851. Commenced bu	siness April 29	, 1851	l.]	
PAID-UP CAPITAL, \$200,00	0.			
FRANK T. STINSON, President.	GEORGE JE	REM:	IAH, Secreto	ary.
DETAILED STATEMENT OF STOCK				
II. t. J. Ct. t h J.	Par Value		Market Va	
United States bonds,	\$138,000		\$155,232	
New York city bonds,	175,000		176,750	
Broadway & Seventh Avenue Railroad bonds,.	10,000		10,800	
New York Central & Hudson River R.R. stock,	22,000		21,615	
Rome, Watertown & Ogdensburg R.R. stock, .	15,000	00	17,475	00
	\$360,000	00	\$381,872	50
SUMMARY OF ASSETS DEC.	31 1894.			
I says an mantagers of weal actate (first lions) *	01, 1001.			
		00		
Loans on mortgage of real estate (first liens),*	\$252,900			
Interest due or accrued thereon,	\$252,900 2,083	83		
Interest due or accrued thereon, Stocks and bonds, as per schedule,	\$252,900 2,083 381,872	83 50		
Interest due or accrued thereon, Stocks and bonds, as per schedule, Cash in the office of the company,	\$252,900 2,083 381,872 9,068	83 50 99		
Interest due or accrued thereon, Stocks and bonds, as per schedule, Cash in the office of the company,	\$252,900 2,083 381,872 9,068 14,596	83 50 99 03		
Interest due or accrued thereon, Stocks and bonds, as per schedule, Cash in the office of the company,	\$252,900 2,083 381,872 9,068 14,596 3,349	83 50 99 03 17		
Interest due or accrued thereon, Stocks and bonds, as per schedule, Cash in the office of the company, Interest due and accrued,	\$252,900 2,083 381,872 9,068 14,596 3,349 56,051	83 50 99 03 17		
Interest due or accrued thereon, Stocks and bonds, as per schedule,	\$252,900 2,083 381,872 9,068 14,596 3,349	83 50 99 03 17		
Interest due or accrued thereon, Stocks and bonds, as per schedule,	\$252,900 2,083 381,872 9,068 14,596 3,349 56,051	83 50 99 03 17		F-2
Interest due or accrued thereon, Stocks and bonds, as per schedule,	\$252,900 2,083 381,872 9,068 14,596 3,349 56,051	83 50 99 03 17	\$7 20,096	50

306,200 00

. 273,200 00

Value of buildings thereon,

Amount of insurance held as collateral,

Lı	ABILI	TIES					
Losses adjusted, unpaid,				\$14,07	8 40		
elaimed and reported, .				21,14	1 38		
disputed or resisted, .	•	•	•	2,61			
				\$37,83	3 11		
Less reinsurance,	•	•	•	2,42			
Net amount of unpaid losses, .							
Unearned premiums on outstandin	g ris	ks,		271,56			
Due and accrued for rent, salaries,				38	3 33		
Commissions and brokerage, .				13,75	4 08		
Return premiums and reinsurance,				8,25			
Reinsurance disallowed,			•	20,01	7 86		
Gross liabilities, except capital	l,		•		_	\$349,375	86
Surplus as regards policy-holders,							
Paid-up capital,	•	•	•		•	200,000	00
Surplus over eapital,					•	\$170,720	64
Ţ	NCOM	Ē.					
Fire premiums outstanding Dec. 31				\$58,79	1 10		
Same not collected,				88:			
NT							
Net eolleeted,			•	\$57,919			
Premiums on risks written or rener	wed,	•	•	493,526	5 24		
Total,				\$551,438	3 73		
Premiums now in course of collect	ion,	•	•	58,391	55		
Entire premiums collected, .							
Less reinsurance and return premiu	ıms,			124,769	42		
Net eash fire premiums received,						\$368,277	76
Interest received on mortgages,					•	11,084	90
Interest and dividends received from	n all	othe	er sou	rees, .	•	14,839	36
Gross eash income,						\$394,202	02
Expe	NDIT	URE	s.				
Cash paid for fire losses,				\$ 273,903			
Deduct salvage and reinsurance,	•	•		21,050	69		
± ,	•		•			\$252,852	
Cash dividends paid,					•	20,000	
Cash paid for commissions and brol	_					78,199	
for salaries of officers and					•	32,785	
for State and local taxes,						8,272	
for incidentals,						20,479	
for interest on borrowed	mon	ey,				553	91
Gross eash expenditures, .	•	•				\$413,144	14

RISKS AND	PREMI	UMS.		
D' '1 // 1' T) 01 1000		ACO = 4.4 00=	00	Premiums.
Fire risks outstanding Dec. 31, 1893,	•	. \$60,744,327		\$ 542,619 19
Fire risks written during 1894,	•	. 46,243,793	00	493,526 24
Total,		\$106,988,120	00	\$1,036,145 43
Deduct risks expired and terminated,		. 46,794,192	00	445,652 68
In force at end of year,		. \$60,193,928	00	\$590,492 75
Deduct amount reinsured,		. 5,320,666		49,472 47
Net amount in force,	•	. \$54,873,262	00	\$541,020 28
MISCELL	ANEOU	s.		
Premiums received from organization	of con	npany, .		\$7,140,194 00
Losses paid from organization of con	ipany,			3,784,551 00
Fire losses incurred during the year,				233,517 00
Cash dividends declared from organiz	zation o	of company,		1,378,000 00
Dividends declared during the year	(10 per	cent.), .		20,000 00
Company's stock owned by directors,	` -		•	35,650 00

"PENNSYLVANIA FIRE INSURANCE COMPANY," PHILADELPHIA, PA.

[Incorporated March, 1825. Commenced business April, 1825.]
PAID-UP CAPITAL, \$400,000.

R. DALE BENSON, President.

W. GARDNER CROWELL, Secretary.

Bonds.
Value. Market Value.
,000 00 \$50,525 00
,000 00 23,460 00
,000 00 118,300 00
,000 00 88,500 00
,000 00 114,690 00
,000 00 54,000 00
500 00 309,195 00
,000 00 211,140 00
,000 00 29,750 00
000 00 11,300 00
,000 00 129,760 00
,000 00 134,700 00
,000 00 62,000 00
,000 00 12,800 00
,000 00 11,000 00
,000 00 20,400 00
,000 00 6,300 00
000 00 52,500 00
000 00 28,250 00
000 00 58,500 00

	Par Value.	Market Value.
Lehigh Valley Coal Company,	\$50,000 00	\$51,500 00
Pittsburgh, McKeesport & Yough. Railroad, .	20,000 00	25,000 00
Pitts., Youngstown & Ashtabula R.R.,	25,000 00	25,250 00
Cleve., Col., Cin. & Indianapolis R.R.,	30,000 00	36,300 00
Grand Rapids & Indiana Railroad,	21,000 00	4,200 00
New York, Lake Erie & Western Railroad, .	23,000 00	24,150 00
New York, Susquehanna & Western R.R., .	. 60,000 00	64,800 00
Knoxville Water Company bonds,	15,000 00	15,000 00
Western Transit Company bonds,	50,000 00	51,500 00
American Steamship Co. of Phila. bonds,	15,000 00	15,450 00
Lehigh Coal & Navigation Company bonds, .	20,000 00	21,600 00
Chesapeake & Delaware Canal Co. bonds,	10,000 00	5,300 00
Delaware Division Canal Company,	25,000 00	23,500 00
Car Trust of New York bonds,	8,000 00	8,000 00
Huntingdon & Broad Top Car Trust,	37,000 00	37,000 00
Huntingdon County, Ind., bonds,	10,000 00	10,000 00
Harrisburg city bonds,	10,000 00	10,300 00
St. Louis city bonds,	25,000 00	29,250 00
Cincinnati city bonds,	53,000 00	63,510 00
City of Springfield, Ill., bonds,	35,000 00	
City of Topeka, Kan., bonds,	33,368 00	
City of Dayton, O., bonds,	17,000 00	
City of Columbus, O., bonds,	36,000 00	
Kansas City, Kan., bonds,	12,000 00	
Newark city bonds,	10,000 00	
Wabash Railroad Company bonds,	20,000 00	
Pittsburgh Junction Terminal Company,	25,000 00	
Newburgh & New York Railroad bonds, .	15,000 00	
Northern Central Railroad Company bonds, .	27,000 00	
Baltimore & Ohio Equipment Asso. bonds, .	8,000 00	
Baltimore & Ohio Railroad bonds,	50,000 00	
Baltimore Belt Railroad bonds,	50,000 00	
W. Knoxville Gen'l Improvement Co. bonds, .	20,000 00	
Atlantic City Railroad bonds,	30,000 00	
Camden Horse Railroad bonds,	25,000 00	
City of Columbus, O., water works,	14,000 00	
Bellefonte Central Railroad Co.,	2,500 00	
Evansville & Terre Haute R.R.,	25,000 00	
School Dist. of the Borough of Sewickley, Pa.,	24,000 00	
200 shares Philadelphia National Bank,	20,000 00	
Allegheny Valley Railroad Co.,	22,000 00	
440 shares Bellefonte Central Railroad Co., .	22,000 00	
10 shares Philadelphia Bourse,	500 00	250 00
	\$2,465,868 00	\$2,612,938 00
Securities held as collateral for cash loans: -		
4 1 - D - 1 0 1 1 1 1	Market Value.	Loaned Thereon.
4 shares Bank of North America,	\$1,040 00	
15 " German American Insurance Co.,	4,275 00	3,750 00

			Market Value.	Loaned Thereon.
10	shar	es German American Insurance Co.,	\$2,850 00 }	\$2,000 00
5	66	Girard Fire and Marine Ins. Co.,	1,525 00 \$	φ2,000 00
95	66	Calumet & Heckla Mining Co., .	27,550 00	10,000 00
15	46	Manayunk National Bank,	2,700 00	2,000 00
40	66	Manayunk National Bank,	7,200 00 2	9,000 00
25	66	Northwestern National Bank, .	3,750 00 \	9,000 00
30	66	Ninth National Bank,	4 , 200 00 \	
7	66	Moorestown National Bank,	1,400 00 {	5,300 00
5	"	Burl. Co. Safe Dep. & Trust Co.,	360 00	0,000 00
5	66	Fire Ins. Co. of County of Phila.,	500 00 j	
2,000	"	Lehigh Valley Railroad Co. stock,	70,000 00	50,000 00
74	"	North Pennsylvania Railroad, .	6,364 00 2	18,000 00
100	"	Delaware & Bound Brook R.R., .	16,500 00 \$	10,000 00
100	"	Delaware & Bound Brook R.R., .	16,500 00 }	18,000 00
74	66	North Pennsylvania Railroad, .	6,364 00 \$	10,000 00
9	66	Penn. Co. for Ins. on Lives, etc., .	4,401 00)	
5	"	Penn. Fire Insurance Co.,	1,450 00	
4	"	United Canal & R.R. Co. of N. J.,	940 00 }	5,000 00
65	"	Insurance Co. of North America,	1,300 00	
26	66	Germania Fire Insurance Co., .	4,550 00	
25	"	Western National Bank,	2,300 00 \	
50	66	New England Loan & Trust Co.,	5,000 00 {	15,000,00
100	"	Keystone Watch Case Co.,	5,000 00	15,000 00
		on Company,	5,000 00	
		einnati & St. Louis R'y Co.,	1,160 00	
105 şh	arcs	Lehigh Coal & Navigation Co., .	5,145 00 }	5,000 00
10	"	Commonw'h Title Ins. & Trust Co.,	750 00)	
40	"	Pennsylvania Railroad Company, .	2,040 00	
60		North Pennsylvania Railroad Co., .	5,160 00 }	21,000 00
		ited Gas bonds,	20,000 00)	
	-	ia, Reading & New England,	2,000 00 γ	
300 sh	ares	Northern Pacific Railroad Co.,	2,500 00	
100	"	Security Trust Company,	4,000 00 }	10,000 00
10	66	Market Street National Bank,	1,450 00	
100	"	Philadelphia & Erie Railroad Co., .	1,900 00	
Lehigl	h Va	lley Coal Company,	123,600 00	100,000 00
Philad	lelph	ia & Reading Railroad,	4,120 00	1,000 00
Lehigl	h Va	lley Railroad Co.,	7,440 00 }	2,000,00
New Y	Tork	& Long Branch,	4,480 00 \$	8,000 00
			\$388,764 00	\$ 283,550 00

SUMMARY OF ASSETS DEC. 31, 1894.

Cash value of unencumbered real estate,	\$134,500	00
Loans on mortgage of real estate (first liens*),	686,320	00

^{*} Total value of property mortgaged, \$1,807,800 00 Amount of insurance held as collateral, 614,450 00

Premiums in course of collection (gross), . Rents due and accrued,		00 00 52 40 04 00 00	\$4,118,774 19 50,400 00
,			. , ,
Liabilities.			
Losses adjusted, unpaid,	\$34,710	24	
claimed and reported,			
* *	16,239		
Unearned premiums on outstanding risks, .	1,295,577		
Reclaimable on perpetual fire policies,	749,833		
	24,000		
	32,710		
Tiomstrance distributed,	02,110		
Gross liabilities, except capital,	e o ogo o go	1.1	
Deduct liability on special deposits,			
Deduct hability on special deposits,	33,200	02	0.000.006.40
			2,229,026 42
Combra or considerable and the later			21 000 047 77
Surplus as regards policy-holders,		•	\$ 1,839,347 77
Paid-up capital,	• •	•	400,000 00
			21 400 047 77
Surplus over capital,	•		\$ 1,439,347 77
Income.			
•	001 - 007	~0	
	\$215,067		
Premiums on risks written or renewed,	1,988,345	28	
- m	22 200 412		
Total,			
Premiums now in course of collection,		00	
	24 020 400		
Entire premiums collected,			
Less reinsurance and return premiums,			
Net cash fire premiums received,		- 8	\$1,591,379 75
Interest received on mortgages,		•	34,394 86
Interest and dividends received from all other so			137,476 62
Income from rents,			3,661 07
Deposits received for perpetual fire risks,	\$45,079	03	
Gross cash income,		. 3	\$1,766,912 30

Expenditures.								
Cash paid for fire losses,	\$978,337 87							
Cash dividends paid,	60,000 00							
Cash paid for commissions and brokerage,	429,422 01							
for salaries of officers and employees,	51,700 00							
for State and local taxes,	29,545 68							
for incidentals,	50,263 89							
Deposits returned on perpetual fire risks, \$17,546 33								
Gross cash expenditures,	\$1,599,269 45							
RISKS AND PREMIUMS.								
T' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '	Premiums.							
Fire risks outstanding Dec. 31, 1893, \$225,537,183 00								
Fire risks written during 1894, 179,985,933 00	1,988,345 28							
Total, \$405,523,116 00	\$4,468,529 78							
Deduct risks expired and terminated, 154,647,862 00	1,831,314 49							
In force at end of year,	\$2,637,215 29							
Deduct amount reinsured,								
Net amount in force,	\$9 515 153 46							
Perpetual risks in force (not included above), \$32,967,718 00								
To potata none in 19100 (not moration to 00), 492,001,110 00	Ψ010,021 00							
Miscellaneous.								
	\$26,400,368 00							
Losses paid from organization of company,	15,208,065 00							
Fire losses incurred during the year,	926,958 00							
Cash dividends declared from organization of company,	2,709,000 00							
	60,000 00							
Company's stock owned by directors,	55,100 00							

"PHENIX INSURANCE COMPANY," BROOKLYN, N. Y.

[Incorporated Sept. 10, 1853. Commenced business Sept. 10, 1853.]

PAID-UP CAPITAL, \$1,000,000.

GEORGE P. SHELDON, President.

CHARLES C. LITTLE, Secretary.

						Par Value.	Market Value.
United States bonds,.			•			\$ 365,000 00	\$417,125 00
State of Virginia bonds,						100,000 00	60,000 00
New York City stock,						762,000 00	792,480 00
New York Elevated Railr	oad	bonds	,			50,000 00	55,500 00
N. Y., Brooklyn & Manh's	n Bo	each B	R	bon	ds,	50,000 00	50,500 00
Kings County Elevated R	ailw	ay boi	nds,	, .		50,000 00	40,000 00
Toledo & Ohio Central R.	R. b	onds,			•	25,000 00	27,500 00
Chesapeake & Ohio Railw	ay l	onds,				25,000 00	26,750 00
Louisville, St. Louis & Te	xas	Railwa	ay l	ond	s, .	5,000 00	3,000 00

			Par Va	lue.	Market V	alue,
Louisv	rille	& Nashville Railroad bonds,	\$25,000	00	\$ 25,000	00
Norfol	lk &	Western Railroad bonds,	25,000	00	23,750	00
Calvai	y Ce	m ,Greenpoint & Brooklyn R.R. b'ds,	37,000	00	41,440	00
North	ern I	Pacific Terminal bonds,	25,000	00	24,750	00
Kanav	vha d	& Michigan Railway bonds,	50,000	00	37,500	00
Missou	ıri, E	Kansas & Eastern Railway bonds, .	25,000	00	21,125	00
Metro.	W.	S. Elevated R'y of Chicago bonds,	35,000	00	31,500	00
Missou	ıla C	County, M. T., bonds,	12,000	00	13,200	00
U. S. I	llum	inating Company bonds,	25,000	00	25,500	00
Lake (Gas (Company of Chicago bonds,	50,000	00	51,000	00
Lehigl	1 & 1	Wilkesbarre Coal Company bonds, .	25,000	00	27,500	00
New Y	Zork,	New Haven & Hartford Railroad,.	70,000	00	97,300	00
Ohio S	outh	ern Railroad Co. "car trusts,"	60,000	00	60,000	00
Under	write	ers' Prot. Association, Newark,	1,000	00	1,000	00
Board	of T	Trade, Chicago, certificate,	2,700	00	2,700	00
50 s	hare	s Dry Dock, E. B'way & Bat. R.R.,	5,000	00	8,000	00
1,125	66	New York & Harlem Railroad, .	56,250	00	151,875	00
1,300	66	N. Y., N. H. & Hartford R.R,	130,000	00	253,500	00
2,000	66	Beech Creek Railroad,	100,000	00	96,000	00
1,000	"	Delaware & Hudson Canal Co., .	100,000	00	129,000	00
2,000	66	Pitts., McKees., Youghiog'y R.R.,	100,000	00	- 128,750	00
1,000	66	Syracuse, Bing. & N. Y. R.R., .	100,000	00	170,000	00
500	66	Rensselaer & Saratogo Railroad,.	50,000	00	91,000	00
500	66	N. Y. Cent. & Hudson River R.R.,	50,000	00	49,500	00
1,000	66	Delaware, Lack. & Western R.R.,	50,000	00	81,500	00
200	66	American Ex. Nat'l Bank, N. Y.,	20,000	00	31,000	00
100	66	National Shoe & Leather Bank, .	10,000	00	7,500	00
386	"	National Bank of the Republic, .	38,600	00	59,830	00
87	66	National Bank of Commerce, .	8,700	00	15,660	00
200	6.6	Fourth National Bank,	20,000	00	38,000	00
100	6.6	Mercantile National Bank,	10,000	00	18,000	00
253	66	National Park Bank,	25,300	00	75,900	00
1,200	66	Chatham National Bank,	30,000	00	112,500	00
408	66	Mechanics' Bank, Brooklyn,	20,400		55,080	
409	"	National City Bank, Brooklyn, .	20,450	00	85,890	00
135	66	Nat'l Bank of Illinois, Chicago, .	13,500	00	37,800	00
200	66	Phenix National Bank, New York,	4,000	00	4,640	00
100	66	Bond & Mortgage Guarantee Co.,	10,000	00	11,500	00
10	"	Underwriters' Salvage Co., N. Y.,	1,000	00	1,000	00
500	66	Central & So. American Tel. Co.,	50,000		60,000	
600	"	Western Union Telegraph Co., .	60,000		52,800	
			\$2,982,900	00	\$ 3,782,345	00

SUMMARY OF ASSETS DEC. 31, 1894.

Cash value of unencumbered real estate, . . \$399,000 00 Loans on mortgage of real estate (first liens*), 126,050 00

A.L.	
Interest due or accrued thereon, \$2,060 78	
Stocks and bonds, as per schedule, 3,782,345 00	
Cash in the office of the company, 1,175 84	
Cash deposited in bank,	
Interest due and accrued, 9,374 15	
Premiums in course of collection (gross), . 938,287 95	
Rents due and accrued, 3,770 95	
Gross assets,	
Special deposits in other States,	203,125 00
Balance,	\$5,580,118 40
Liabilities.	
Losses claimed and reported, \$258,506 46	
Losses disputed or resisted, 47,425 00	
Unearned premiums on outstanding risks, . 3,835,965 50	
Due and accrued for rent, salaries, etc., 2,266 66	
Commissions and brokerage,	
Return premiums, 81,903 32	
Reinsurance,	
Gross liabilities, except capital, \$4,347,842 06	
Deduct liability on special deposits, 131,017 62	
	4,216,824 44
	\$1,363,293 96
Paid-up capital,	1,000,000 00
Surplus over capital,	\$363,293 96
bulpius over capital,	ψυσυ,230 30
INCOME.	
Fire premiums outstanding Dec. 31, 1893, . \$1,430,383 46	
Premiums on risks written or renewed, 5,037,841 43	
Total,	
Premiums now in course of collection, 938,287 95	
Entire premiums collected, \$5,529,936 94	
Less reinsurance and return premiums, 1,044,153 52	
Net cash fire premiums received, ————	\$4,485,783 42
Interest received on mortgages,	
Interest and dividends received from all other sources,	
Income from rents,	
Gross eash income,	\$4.669.911.38
	\$1,000,011 00
Expenditures.	
Cash paid for fire losses,	
Deduct salvage and reinsurance,	
Net cash paid for fire losses,	\$2,754,172 44
Cash dividends paid,	100,000 00

Cash paid for commissions and brokera	0			. \$624,337 93
for salaries of officers and cr	mplo	yces,		. 308,143 28
for State and local taxes,				. 73,876 51
for incidentals,				. 361,914 22
Gross cash expenditures,				. \$4,222,444 38
RISKS AND I	PREM	HUMS.		
				Premiums.
Fire risks outstanding Dec. 31, 1893,		\$700,631,321		\$8,892,685 58
Fire risks written during 1894,	•	391,997,922	00	5,037,841 43
Total,		\$1,092,629,243	00	\$13,930,527 01
Deduct risks expired and terminated,	•	502,717,702	00	6,301,275 57
In force at end of year,		\$589,911,541	00	\$7,629,251 44
Deduct amount reinsured,		16,756,647	00	171,583 90
Nct amount in force,		\$573,154,894	00	\$7,457,667 54
Miscella	ANEO	VII C		
				207.070.711.00
Premiums received from organization				\$97,972,711 00
Losses paid from organization of comp				,,
Fire losses incurred during the year,			٠	2,759,261 00
Cash dividends declared from organiza				, ,
Dividends declared during the year (10	_			100,000 00
Company's stock owned by directors,	•		•	156,550 00

"PHŒNIX INSURANCE COMPANY," HARTFORD, CONN.

[Incorporated May, 1854. Commenced business June, 1854.]

PAID-UP CAPITAL, \$2,000,000.

D. W. C. SKILTON, President.

GEO. H. BURDICK, Secretary.

			Par Value.	Market Value.
300	shares	Ætna National Bank, Hartford, .	\$30,000 00	\$42,900 00
1,000	66	American National Bank,	50,000 00	72,000 00
50	66	Atlantic Trust Company, N. Y., .	5,000 00	10,750 00
125	66	Central Trust Company,	12,500 00	137,500 00
162	66	Charter Oak Nat'l B'k, Hartford, .	16,200 00	16,200 00
160	66	City Bank,	16,000 00	16,800 00
100		Connecticut River Bank,	5,000 00	5,000 00
300	66	Farm. and Mech. N'l B'k, Hartford,	30,000 00	34,500 00
175	6.6	First National Bank,	17,500 00	19,250 00
400	66	Franklin Trust Company, N. Y., .	40,000 00	98,000 00
1,030	66	Hartford Nat'l Bank, Hartford, .	103,000 00	154,500 00
400	6.6	Hartford Trust Company,	40,000 00	56,000 00
100	6.6	Home National Bank,	10,000 00	12,000 00

			Par Va	lue.	Market Value.
$133\mathrm{s}$	shares	Imperial Bank, Toronto, Ont.,	\$13,300	00	\$23,940 00
250	66	Metropolitan National Bank, Cin.,	11,250		500 00
108	"	Merchants' Ex. N'l Bank, N. Y., .	5,400	00	6,480 00
800	"	Mercantile Nat'l Bank, Hartford, .	80,000	00	80,000 00
200	"	Nat'l Shoe and Leather B'k, N. Y.,	20 000		20,000 00
340	"	National Exchange B'k, Hartford,	17,000	00	21,080 00
125	"	Nat'l Ger. American B'k, St. Paul,	12,500		10,625 00
200	"	New Britain Nat'l B'k, New Brit.,	20,000		32,000 00
770	"	Phœnix Nat'l Bank, Hartford, .	77,000		96,250 00
200	"	State Bank, Hartford,	20,000		22,000 00
440	66	Waterbury Nat'l B'k, Waterbury,	22,000		44,000 00
50	66	Security Company, Hartford, .	5,000		8,750 00
500	66	Bald Eagle Valley Railroad,	25,000		50,000 00
300	66	Beech Creek Railroad,	15,000		14,775 00
350		Chicago & Alton Railroad Co.,	35,000		51,100 00
500	"	Cleveland & Pittsburgh Railroad,	25,000		39,000 00
500	66	Fort Wayne & Jackson Railroad, .	50,000		57,500 00
131	"	Georgia R.R. and Banking Co., .	13,100		20,960 00
120		Hartford & Conn. Western R.R., .	12,000		3,000 00
1,000	66	Illinois Central Railroad,	100,000		87,000 00
1,000		Morris & Essex Railroad,	50,000		81,500 00
1,500	"	N. Y., N. H. & Hartford Railroad,	150,000		292,500 00
250	66	New York & Harlem Railroad, .	12,500		32,500 00
500		N. Y. Cen. & Hudson River R.R., .	50,000		49,875 00
500		Peoria & Bureau Valley R.R. Co.,	50,000		85,000 00
500		Pittsburgh, McKeesport & Y. R.R.,	25,000		32,000 00
500		Rensselaer & Saratoga R.R. Co., .	50,000		92,000 00
500		Sharon Railroad of Pennsylvania, .	25,000		26,500 00
150		Empire & Bay State Tel. Co.,	15,000		11,400 00
1,320		Holyoke Water Power Company,.	132,000		264,000 00
1,500		North Western Telegraph Co., .	75,000		84,000 00
400		West End Railway, Boston,	20,000		23,600 00
		te registered bonds,	25,000		27,500 00
		ck Company bonds,	75,000		81,750 00
		egon, water bonds,	50,000		The state of the s
		Canada, bonds,	25,000		56,500 00
					28,250 00
		nada, bonds,	24,000		27,600 00
		itish Columbia, bonds,	20,000		22,400 00
		Henry, P. Q., bonds,	75,000		79,500 00
		New Brunswick bonds,	5,000		5,100 00
		O., improvement bonds,	16,000		16,960 00
		water bonds,	25,000	00	26,250 00
		h City and Ft. Leavenworth water	O.F. 000	0.0	OM KOO OO
bono			25,000		27,500 00
		Io., school bonds,	28,000		29,960 00
		ffs, Iowa, improvement bonds,	3,500		3,710 00
		rn Telegraph Company bonds,	25,000		29,875 00
	_	Street Railway Company bonds, .	25,000		25,500 00
Superi	or, W	is, improvement bonds,	25,000	00	26,250 00

Hubana O gas bands	Par Va		Market V	
Urbana, O., gas bonds,	\$25,000		\$27,250	
Cedar Rapids, Iowa Falls & N. W. R'y bonds,	44,000 50,000		48,400 54,000	
Chicago & N. Western Railway bonds,	50,000		60,000	
Chicago & Western Indiana R.R. bonds,	153,000		176,740	
Chicago, Burlington & Quiney R.R. bonds,	10,000		10,350	
Chicago, Rock Island & Pacific bonds,	25,000		26,125	
Cin., Dayton & Ironton 1st mtge. gold bonds,	25,000		25,437	
Erie Railway 1st mortgage consols,	50,000		67,500	
Minneapolis Union Railway Company bonds,.	50,000		60,000	
New York, Lackawanna & W. R.R. bonds, .	50,000		67,500	
New York & New England Railroad bonds, .	57,000		66,975	
N. Y., N. H. & H. R. R. debentures,	60,000		84,000	
Savannah, Fla. & W. 1st mtge. gold bonds, .	15,000		17,100	
St. Paul, Eastern & G. Trunk 1st intge. bonds,	10,000		11,500	
Terre Haute & Logansport R.R. bonds,	50,000		56,500	
Terre Haute & Peoria bonds,	25,000		26,000	
	54,000		62,640	
Texas & New Orleans bonds,	34,000		02,0±0	00
	\$2,882,750	00	\$3,901,857	50
Securities held as collateral for eash loans:-			*-,,	
Securities nerd as confactal for easil loans:		alue	Loaned Ther	eon.
93 shares Travelers Insurance Company, .	\$17,670			
240 " Landers, Frary & Clark,	6,480			
70 " South New England Telephone Co.,	4,900			00
103 " Atlantic Dock Company,	10,300			00
64 " Hartford Carpet Company,	4,032		> 111 (7/1/)	00
1 1 3,				
	\$43,382	00	\$30,500	00
		•		
SUMMARY OF ASSETS DEC.	31, 1894.			
Cash value of unencumbered real estate,	\$386,612	55		
Loans on mortgage of real estate (first liens*),	324,242	85		
Interest due or accrued thereon,	53,891	49		
Stocks and bonds, as per schedule,	3,901,857	50		
Loans on collateral security, as per sehedule, .	30,500	00		
Cash in the office of the company,	35,483	21		
Cash deposited in bank,	307,086	10		
Interest due and acerued,	5,885	40		
Premiums in course of collection (gross),	596,584	37		
Rents due and accrued,	6,301	26		
Reinsurance,	10,363	34		
Gross assets,		_ 8	\$5,658,808	07
Deduct special deposits in other States,			295,250	00
Balanee,	• •	. 8	\$5,363,558	07
* Value of lands mortgaged,		520,20	00 00	
Value of buildings thereon,	1	169,95		
Amount of insurance held as collateral,		93,37	5 00	

Liabilities. Losses adjusted and reported, \$494,526 56

Losses adjusted and reported, .		•		\$434	,040	90		
Losses disputed or resisted, .				29	,053	07		
Unearned premiums on outstandin				2,326				
_	_							
Commissions and brokerage, .	•	•	•	70		00		
Gross liabilities, except eapita	ıl,			\$2,920	,899	78		
Deduct liability on special deposits				181	,725	17		
2 cance manning on appears	-,						\$2,739,174	61
Surplus as regards policy-holders,							\$2,624,383	46
Paid-up capital,							2,000,000	
Surplus over capital,				•			\$624,383	46
	NCOM							
Fire premiums outstanding Dec. 3				\$597				
Premiums on risks written or rene	wed,	•	•	4,107	,229	65		
Total,				\$4,704	,727	20		
Premiums now in course of collect				596				
77 (* * 11 / 1				01100	1.10			
Entire premiums collected, .								
Less reinsurance and return premi								
Net eash fire premiums received,								
Interest received on mortgages,								
Interest and dividends received from	om all	othe	er s	ourees	, •		190,902	
Income from rents,	•	•	•	•	•	•	7,182	64
Gross eash income,		•	•	•			\$3,754,231	91
Fyp	ENDIT	пръ	Q					
Cash paid for fire losses,				\$2,270	001	67		
Deduct salvage and reinsurance,							00 000 070	70
Net cash paid for fire losses, .								
Cash dividends paid,							280,000	
Cash paid for commissions and bro	,	-	٠	•	•	•	574,813	
for salaries of officers a	nd em	ploy	rees	, .			171,498	83
for State and local taxes	5,	•					69,728	07
for ineidentals,	•	•	•	•	•	•	370,400	63
Gross cash expenditures, .				•			\$3,673,417	66
Risks an	n Dn	DACTE	7350					
		EMIU					Premiums.	
Fire risks outstanding Dec. 31, 189	3,		\$3	49,019	438	00	\$4,194,370	11
Fire risks written during 1894,	•	•	34	11,570,	546	00	4,107,229	65
Total,			\$69	90.589	984	00	\$8,301,599	76
Deduct risks expired and terminate	ed		1.0	08,710,				
2 oddov risks expired and terminate		•	-0(

\$381,879,635 00 \$4,549,486 92

In force at end of year, . . .

MISCELLANEOUS.

Premiums received from organization of company, .	\$58,832,731 00
Losses paid from organization of company,	. 35,629,629 00
Fire losses incurred during the year,	. 2,106,203 00
Cash dividends declared from organization of company,	. 6,405,000 00
Dividends declared during the year (14 per cent.),	. 280,000 00
Company's stock owned by directors,	. 81,200 00

"PROVIDENCE WASHINGTON INSURANCE COMPANY," PROVIDENCE, R. I.

[Incorporated 1799. Commenced business 1799.]

PAID-UP CAPITAL, \$400,000.

J. H. DEWOLF, President.

E. L. WATSON, Secretary.

\$872,900 00 \$1,061,670 00

		DETAILED STATEMENT OF STOCKS		
т.	0.70		Par Value	
		rovidence Railroad bonds,	\$100,000	
		Iaine Railroad bonds,	10,000 (
		& Ohio Railroad bonds,	25,000 (
		Electric Company bonds,	3,500 (
		vtucket bonds,	25,000 (
		Electric Railway bonds,	10,000	
Colum	bus S	Street Railway bonds,	10,000 (9,600 00
Lehigh	ı Val	ley Railroad Company bonds,	50,000 (52,000 00
Morris	& E	ssex Railroad Company bonds,	25,000 (00 34,875 00
New Y	ork,	New Haven & Hartford R R. bonds,	20,000	27,600 00
Rensse	elaer	& Saratoga Railroad bonds,	12,000 (00 17,280 00
100 s	hares	s Fourth National Bank, New York,	10,000	00 18,800 00
340	66	Nat'l Bank of Commerce, N. Y., .	34,000	00 61,200 00
259	66	National Park Bank, New York, .	25,900 (73,815 00
500	66	American National Bank, Prov., .	25,000 (00 24,250 00
1,000	66	Blackstone Canal Nat'l B'k, Prov.,	25,000	26,000 00
300	66	Commercial Nat'l Bank, Prov., .	15,000 (00 14,850 00
300	66	Manufacturers' Nat'l Bank, Prov.,	30,000	00 41,100 00
500	66	Merchants' National Bank, Prov.,	25,000	31,500 00
400	66	Mechanics' National Bank, Prov.,	20,000	21,800 00
500	66	Nat'l Bank of Commerce, Prov, .	25,000	00 23,750 00
300	66	Nat'l Bank of N. America, Prov.,	15,000 (00 13,200 00
300	66	National Eagle Bank,	15,000	00 16,800 00
200	66	Weybosset National Bank,	10,000	00 10,500 00
500	66	Providence Gas Company,	25,000	00 40,500 00
20	66	Bath Gas & Electric Co., Bath, Me,	2,000	500 00
600	66	Chicago & Alton Railroad Co., .	60,000	00 87,600 00
200	66	Chicago & Northwestern R'y Co.,	20,000	
10	66	Underwriters' Salvage Company,.	500	
1,500	66	What Cheer Corporation,	200,000	
2,000				

SUMMARY OF ASSET	s De	cc.	31, 1894.			
Stocks and bonds, as per schedule, .			\$1,061,670	00		
Cash in the office of the company, .			1,978	12		
Cash deposited in bank,			79,135			
Premiums in course of collection (gros			153,442			
Notes taken for marine and inland risks			58,144			
Premiums more than 3 months due, \$2		96	00,111	02		
Gross assets,	, 101				\$1,354,370	34
Gross assets,	•	•			Ψ1,001,010	O.T.
LIABILI	TIES.		ΦO 4Ω1	10		
Losses adjusted, unpaid,	•	•	\$8,491			
claimed and reported,	•	•	163,044			
disputed or resisted,	•	•	10,329	27		
Total amount of losses,			\$181,864	88		
Less reinsurance,			58,432			
		Ť				
Net amount of unpaid losses,		•	\$123,432			
Unearned premiums on outstanding ris	ks,	•	711,400	59		
Due and accrued for rent, salaries, etc.,	•		10,514	95		
Commissions and brokerage,	•		24,828	50		
Reinsurance disallowed,	•		14,283	61		
Gross liabilities, except capital,	•	•			884,460	48
Surplus as regards policy-holders, .					\$469,909	86
Paid-up capital					400,000	
Surplus over capital,		•			\$69,909	86
Israas						
Incom			A110 011	04		
Fire premiums outstanding Dec. 31, 189		•	\$116,811			
Premiums on risks written or renewed,	•	٠	1,099,617	35		
Total,			\$ 1,216,429	26		
Premiums now in course of collection,			106,931			
		·			,	
Entire premiums collected,			\$1,109,497	68		
Less reinsurance and return premiums,	•	•	254,27 3	01		
Net cash fire premiums received, .		•			\$855,224	67
Marine premiums outstanding Dec. 31,	1893,	•	\$138,293	7 5		
Same not collected,			962	40		
Not collected			0107 001	0.5		
Net collected,	•	•	\$137,331			
Premiums on risks written or renewed,	•	•	483,427	73		
Total,			\$620,759	08		
Premiums now in course of collection,			107,062			
D.C.				-		
Entire premiums collected,	•	•	\$513,696			
Less reinsurance and return premiums,	•	•	110,647	14		
Net cash marine premiums received,					403,048	
Interest and dividends received from al	I sour	rces	5,	1	45,159	84
Gross cash income,					\$1,303,433	

EXPENDITURES.

Cash paid for fire losses,	
Net cash paid for fire losses,	
Cash paid for marine and inland losses, \$351,108 86	
Deduct salvage and reinsurance, 94,739 45	
Net cash paid for marine and inland losses, . ———	256,369 41
Cash dividends paid,	12,000 00
Cash paid for commissions and brokerage,	217,514 90
for salaries of officers and employees,	75,464 51
for State and local taxes,	24,342 71
for incidentals,	. 74,017 65
Gross cash expenditures,	\$1,136,329 72
RISKS AND PREMIUMS.	Premiums.
Fire risks outstanding Dec. 31, 1893, . \$141,158,054 00	
	1,099,617 35
Total,	\$2,606,040 64
	1,174,182 54
In force at end of year, \$135,232,566 00	\$1 431 858 10
·	321,114 14
Doddor amount formous of the first of the fi	
Net amount in force, \$104,050,138 00	\$1,110,743 96
Marine risks outstanding Dec. 31, 1893, \$7,042,666 00	\$236,392 54
Marine risks written during 1894, 81,323,890 00	
Total,	\$719,820 27
Deduct risks expired and terminated,	
	110,000 10
In force at end of year, \$8,492,896 00	\$243,856 51
Deduct amount reinsured, 1,644,205 00	39.219 51
Net amount in force,	\$204,637 00
Miscellaneous.	
	\$24,237,623 00
Losses paid from organization of company,	14,338,307 00
Fire losses incurred during the year,	474,586 00
Marine and inland losses incurred during the year,	250,747 00
Cash dividends declared from organization of company,	2,064,563 00
Dividends declared during the year (3 per cent.),	12,000 00
Company's stock owned by directors,	42,950 00

"QUEEN INSURANCE COMPANY OF AMERICA," NEW YORK, N. Y.

[Incorporated Sept. 11, 1891. Commenced business Sept. 11, 1891.]

PAID-UP CAPITAL, \$500,000.

JAMES A. MACDONALD, President.

GEO. W. BURCHELL, Secretary.

DETAILED STA	TEMENT	OF ST	ocks	S AND BO	NDS.	
				Par Valu		Market Value.
				\$476,000		*
District of Columbia bonds,				270,000		304,067 55
New York City bonds, .				200,000		198,938 89
Brooklyn City bonds,				50, 000		54,796 57
New Zealand stock,		•		49,000	00	49,000 00
Quebec loan,				24,500		24,500 00
Manitoba debentures,			•	29,400	00	29,400 00
Halifax, N. S., stock, .				60,000	00	66,000 00
250 shares New York & Ha	arlem Rai	ilroad,		12,500	00	31,978 98
443 " United N. J. R.I	R. & Cana	al Co.,		44,300	00	99,744 18
517 " N. Y., Lack. & V	Western I	Railroa	ıd,	51,700	00	56,983 33
950 "Rome, Waterton	vn & Ogd	l. R.R.	, .	95,000	00	106,135 00
360 " Pittsburgh, F. V	V. & Chic	e. R.R.,		36,000	00	55,613 30
1,400 " Morris & Essex	Railroad	, .		70,000	00	100,150 10
250 "Rensselaer & S	aratoga F	Railroa	d,	25,000	00	42,437 50
Farmers' Loan & Trust Co. s	_			10,000	00	71,600 00
United States bonds,				90,000	00	102,024 67
New York, Lack. & Western				200,000	00	228,425 11
Chicago & Southwestern Ra				10,000		10,622 58
North Wisconsin Railroad be				30,000	00	36,686 78
Chicago, Burlington & Quin				40,000		42,628 30
Chicago, Rock Island & Paci	_			35,000		35,352 83
Fremont, Elkhorn & Mo. Ra				10,000		11,896 34
Chicago, Mil. & St. Paul Rai				106,000		108,925 39
Chicago & North Western R				50,000		52,214 02
Baltimore & Ohio Railroad				10,000		10,359 78
Pennsylvania Railroad bonds				50,000		50,946 39
Morris & Essex Railroad box				110,000		139,690 74
Michigan Central Railroad b				43,000		45,843 20
Central Railroad of New Jes				80,000		85,855 83
Lake Shore & Michigan Sou	•		ds.	40,000		46,108 86
Canada Southern Railroad b				25,000		25,990 10
Chicago, St. Paul, Minn. & C				25,000		28,889 24
Albany & Susquehanna Rails				25,000		29,153 23
Detroit & Bay City Railroad				20,000		23,847 14
Northern Pacific Railroad bo				44,000		48,942 39
Louisville & Nashville Railr		S		15,000		15,802 34
Evansville & Indianapolis R				25,000		25,726 54
Ohio & Mississippi Railroad				6,000		5,615 00
Consolidated Gas Co. of New		onds.		20,000		20,436 47
			-			

SUMMARY OF ASSETS DEC.	31, 1894.		
Stocks and bonds, as per schedule,		02	
Cash in the office of the company,			
Cash deposited in bank,			
Interest due and accrued,			
Premiums in course of collection (gross), .			
Notes taken for fire inland risks,			
Reinsurance,	757	86	
Premiums more than 3 months due, \$12,650 36		00	
Gross assets,			\$3.7.17.551.93
Deduct special deposits in other States,			410 964 50
Deduct special deposits in other states,	• •	•	413,204 33
Balance,			\$3,328,286 64
Losses adjusted, unpaid,			
Losses adjusted, unpaid,	\$ 103,993	51	
claimed and reported,	120,113	00	
disputed or resisted,			
		_	
Total amount of losses,			
Less reinsurance,	11,845	78	
Net amount of unpaid losses,	\$240,245	81	
Unearned premiums on outstanding risks, .	1,681,777	08	
Dividends to stockholders, unpaid,		00	
Due and accrued for rent, salaries, etc.,			
Commissions and brokerage,			
Return premiums, reinsurance, etc.,			
Reinsurance disallowed,			
		_	
Gross liabilities, except capital,			
Deduct liability on special deposits,	269,059	72	
		_	1,827,498 07
Surplus as regards policy-holders,			\$1,500,788 57
Paid-up capital,			
Surplus over capital,		•	\$ 1,000,788 57
Income.			
Fire premiums outstanding Dec. 31, 1893, .	\$370,948	46	
Same not collected,	14,428	58	
37.4 11 4 . 3	2050 510	00	
	\$356,519		
Premiums on risks written or renewed,	2,663,032	<u></u>	
Total,	\$3,019,551	97	
	354,876	52	
Entire premiums collected,	\$2,664,675	45	
Less reinsurance and return premiums,			
Net cash fire premiums received,			\$2,100,614 20
Interest and dividends received from all source			
Gross cash income,			\$2,222,321 96

EXPENDITURES.

Cash paid for fire losses, . Deduct salvage and reinsurance Net cash paid for fire losses, . Cash paid for commissions and for salaries of officer for State and local ta	brol	\cdot	ge, ploy •	•	47.	,292 ,358 		\$1,397,933 326,720 175,531 40,566	95 26 46
for incidentals,.	•	•	•	•	•	•	•	152,693	30
Gross cash expenditures,	•		•	•	•			\$2,093,445	51
Risk	s AN	D PE	REMIU	JMS.					
								Premium	
Fire risks outstanding Dec. 31,		, /	•	-	•			\$3,419,995	
Fire risks written during 1894,	•	•	•	219	,441,	,912	00	2,663,032	09
Total,				\$515	,332.	987	00	\$6,083,027	93
Deduct risks expired and termi	inate	d,	•	220	,873,	,478	00	2,670,141	06
In force at end of year, .				\$294	,459.	,509	00	\$3,412,886	87
Deduct amount reinsured,.	•	•		12	,363	,586	00	111,191	54
Net amount in force, .	•		•	\$282	,095	,923	00	\$ 3,301,695	33
M	ISCE	LLAN	EOUS	s.					
Premiums received from organ	izati	ion of	f con	nnan	v.			\$7,898,170	00
Losses paid from organization					, ,			4,281,019	
Fire losses incurred during the			_			·	i	1,335,179	
Cash dividends declared from o					nnar	137	ľ	50,000	
Dividends declared during the	_				-	<i>-</i> J,	·	50,000	
Company's stock owned by dire			POI C			·	•	7,500	
- Company's stock owned by uni		,			•	•	•	1,000	-00

"THE READING FIRE INSURANCE COMPANY," READING, PA.

[Incorporated July 8, 1867. Commenced business July 8, 1867.]

PAID-UP CAPITAL, \$250,000.

WM. A. ARNOLD, President.

S. E. ANCONA, Secretary.

	Par Value.	. Market Value.
Philadelphia & Reading Railroad bonds,.	\$36,000 0	0 \$30,480 00
Perkiomen Railroad bonds,	2,000 0	0 2,000 00
Warren & Franklin Railroad bonds,	1,000 0	0 1,050 00
United States bonds,	10,000 0	0 11,300 00
250 shares Reading Gas Company,	6,250 0	0 15,250 00
124 " So. Reading Market House Co.,	3,100 0	0 4,030 00

	Par Va	lne	Market Va	line
200 shares East Pennsylvania Railroad,	\$10,000		\$10,800	
150 " National Union Bank, Reading, .	3,750		12,750	
50 "Farmers' National Bank, Reading,	1,500		3,850	
100 "Second National Bank, Reading, .	10,000		17,750	
737 " Reading Trust Company,	73,700		92,125	
70 "Reading City Passenger Railway, .	3,500		7,000	
Reading City Passenger Railway bonds,	500		500	
South Reading Market House Company scrip,	900		900	
South Reading Market House Company Scrip,			300	00
	\$ 162,200	00	\$209,785	00
Securities held as collateral for cash loans: —				
	Market Va	lue.	Loaned Ther	eon.
22 shares National Union Bank,	\$1,870	00	\$1,300	00
10 " Second National Bank,	1,775	00 }	2,400	00
8 " Reading Trust Company,	1,000	00 \$	2,400	00
5 " Reading Trust Company,	625	00	475	00
150 " Keystone Wagon Company,	15,000	00	9,000	00
32 " Reading Trust Company,	4,000	00	3,000	00
Clearfield Bit. Coal Company,				
100 shares Trust Company of No. America, . }	7,500	00	3.000	00
60 shares Grand Opera and Market House, .)				
Reading Foundry Company bonds,	25,000	00	25,000	00
39 shares South Reading Market House, .	1,267	50	700	00
25 " Second National Bank,	4,387	50	1,100	00
8 " First National Bank,	4,001	00	1,100	90
Judgment note secured,	1,150	00	1,150	00
27 shares Reading Trust Company,	3,375	00	1,525	00
Assignment of mortgage, etc.,	600	00	600	00
	\$ 67,550	00	\$ 49.250	00
SUMMARY OF ASSETS DEC. 31	. 1894.			
Cash value of unencumbered real estate, .	\$63,042	30		
Loans on mortgage of real estate (first liens*),	308,161			
Interest due or accrued thereon,	3,979			
Stocks and bonds, as per schedule,	209,785			
Loans on collateral security, as per schedule, .	49,250			
Cash in the office of the company,	3,818			
	39,626			
T	880			
Premiums in course of collection (gross),	74,962			
Rents due and accrued,	39			
Bills receivable, etc.,	1,806			
Gross assets,		11	\$ 755,350	95
0.1000 (0.0000)			7100,000	
* Value of lands mortgaged,		232,273		
Value of buildings thereon,		464,54° 323,79		
Amount of insurance new as conateral,		020,78		

LIABILITIES. Losses adjusted, unpaid, . \$30,535 03 claimed and reported, . 20,887 65 disputed or resisted, 8,532 00 290,120 30 Unearned premiums on outstanding risks, Reclaimable on perpetual fire policies, . 3,960 67 Dividends to stockholders, unpaid, . . . 1,130 80 State and local taxes, . . 1,000 00 Commissions and brokerage, . 13,159 90 Return premiums, . . . 8,350 44 Reinsurance disallowed, . . . 1,291 80 Gross liabilities, except capital, \$378,968 59 \$376,382 36 Surplus as regards policy-holders, . Paid-up capital, 250,000 00 Surplus over capital, \$126,382 36 INCOME. Fire premiums outstanding Dec. 31, 1893, \$63,231 05 Fire premiums outstanding Dec. 31, 1893, Premiums on risks written or renewed, . 453,652 03 Total,. \$516,883 08 74,962 57 Premiums now in course of collection, . Entire premiums collected, Less reinsurance and return premiums, . . \$441,920 51 . 71,645 71 Net cash fire premiums received, . . . ____ \$370,274 80 Interest received on mortgages, . . . 17,605 97 Interest and dividends received from all other sources, . 11,437 60 2,120 66 Income from rents. . . . Income from commissions, etc., . 1,050 25 \$402,489 28 Gross cash income. . EXPENDITURES. Cash paid for fire losses, . . . \$256,083 99 Deduct salvage and reinsurance, . . . 6,288 86 Net cash paid for fire losses, . . . \$249,795 13 Cash dividends paid, . . 19,806 80 Cash paid for commissions and brokerage, . . . 73,603 07 for salaries of officers and employees, . 11,187 28 for State and local taxes, 7,927 01 for incidentals,. 28,552 90 Deposits returned on perpetual fire risks, . . \$154 37

RISKS AND PREMIUMS.

					Premiums	š.
Fire risks outstanding Dec. 31, 1893,		. \$45,362	,876	00	\$548,225	46
Fire risks written during 1894,		. 35,992			453,652	
Total,		. \$81,355	,582	00	\$1,001,877	49
Deduct risks expired and terminated,	•	. 34,180	,488	00	434,300	08
In force at end of year,		. \$47,175	,094	00	\$ 567,577	41
Deduct amount reinsured,	•	. 526	,484	00	5,797	67
Net amount in force,		. \$46,648	,610	00	\$561,779	74
Perpetual risks in force (not included	above	e), \$142	,750	00	\$4,246	37
Miscella	ANEOI	JS.				
Premiums received from organization					\$3,335,391	00
Losses paid from organization of comp					1,803,700	00
Fire losses incurred during the year,					241,469	00
Cash dividends declared from organiza	ation	of compar	ıy,		397,561	00
Dividends declared during the year (8					20,000	
Company's stock owned by directors,					55,100	00

"THE RELIANCE INSURANCE COMPANY OF PHILADELPHIA," PHILADELPHIA, PA.

[Incorporated April 21, 1841. Commenced business Aug. 9, 1844.] PAID-UP CAPITAL, \$300,000.

WILLIAM CHUBB, President.

CHAS. J. WISTER, JR., Secretary.

					Par Valu	e.	Market Value.
United States bonds, .	•	•			\$15,000	00	\$17,250 00
City of Philadelphia bonds,					67,000	00	71,130 00
City of Pittsburgh bonds,					48,000	00	53,580 00
City of Quincy, Ill., bonds,	•				15,000	00	15,150 00
City of Wilmington, Del., bo	onds,			•	20,000	00	21,400 00
American Steamship Compa	ny bo	nds,			5,000	00	5,200 00
United Company of New Je	rsey	bonds	5, .		5,000	00	5,250 00
Lehigh Coal & Navigation C	ompa	any b	onds	, .	20,000	00	21,400 00
Lehigh Valley Railroad Con	apany	bon	ds,		45,000	00	46,850 00
Easton & Amboy Railroad b	onds,				20,000	00	21,700 00
North Pennsylvania Railroad	d bon	ds,			15,000	00	17,850 00
Louisville & Nashville Railr	oad b	onds,			8,000	00	8,960 00
Northern Central Railroad b	onds,				10,000	00	11,450 00
Philadelphia & Erie Railroad	d bon	ds,			25,000	00	29,500 00
Philadelphia & Baltimore Ce	entral	R.R.	bon	ds,	10,000	00	10,600 00
Phila., Wilming'n & Baltimor	e R.R	. cert	ificat	es,	25,000	00	25,625 00
Pennsylvania Railroad bonds	5, .	•			4,000	00	4,600 00

Steubenville & Ind. Railroad bonds,	Par Value. \$10,000 00	Market Value. \$10,900 00
Pennsylvania Equipment Trust certificates, .	15,000 00	15,000 00
Camden & Atlantic Railroad bonds,	30,000 00	31,200 00
•	60,000 00	62,400 00
Pennsylvania & New York Canal Co. bonds, . Car Trust of New York certificates,	1,000 00	1,000 00
·		•
Allentown Terminal Railroad bonds,	15,000 00 10,000 00	15,150 00
Philadelphia & Reading Railroad bonds, .	·	9,800 00
Delaware River Ferry Company bonds,	10,000 00	10,250 00
200 shares Commercial National Bank,	10,000 00	9,800 00
40 shares Mechanics' National Bank,	4,000 00	3,000 00
Philadelphia Traction Company bonds,	5,000 00	5,000 00
People's Passenger Railway stock certificates,	5,000 00	4,675 00
American Water Works Company bonds, .	10,000 00	8,500 00
	\$542,000 00	\$574,170 00
SUMMARY OF ASSETS DEC.	31, 1894.	
Cash value of unencumbered real estate,	\$105,000 00	
Loans on mortgage of real estate (first liens*),	144,280 00	
Interest due or accrued thereon,	1,951 12	
Stocks and bonds, as per schedule,	574,170 00	
Cash in the office of the company,	3,194 33	
Cash deposited in bank,	26,687 33	
Premiums in course of collection (gross), .	39,503 09	
Rents due and accrued,	168 00	
Reinsurance,	951 42	
Perpetual insurance deposit,	1,525 00	
Gross assets,	1,020 00	\$897,430 29
LIABILITIES.		
Losses adjusted, unpaid,	\$772 73	
claimed and reported,	24,519 54	
disputed or resisted,	1,850 00	
Total amount of losses,	#07 149 07	
•	\$27,142 27	
Less reinsurance,	1,636 77	
Net amount of unpaid losses,	\$25,505 50	
Unearned premiums on outstanding risks,	209,772 04	
Reclaimable on perpetual fire policies,	129,919 15	
Commissions and brokerage,	7,900 00	
Reinsurance disallowed,	4,263 38	
Gross liabilities, except capital,		377,360 07
Surplus as regards policy-holders,		\$520,070 22
Paid-up capital,		300,000 00
Surplus over capital,		\$220,070 22
* Value of lands mortgaged,	\$132,60 175,40 104,41	00 00

Income.	
Fire premiums outstanding Dec. 31, 1893, . \$33,254 51	
Premiums on risks written or renewed, 372,516 94	
Total,	
Premiums now in course of collection, 39,503 09	
Entire premiums collected, \$366,268 36	
Less reinsurance and return premiums, 75,546 98	
Net cash fire premiums received, ———	\$290,721 38
Interest received on mortgages,	5,939 32
Interest and dividends received from all other sources,	
Income from rents,	2,097 75
Income from all other sources,	496 34
Deposits received for perpetual fire risks, \$5,768 75	
Gross cash income,	\$ 323,651 82
Cross custi modific,	\$020, 091 02
EXPENDITURES.	
Cash paid for fire losses, \$146,795 27	
Deduct salvage and reinsurance, 13,889 51	
Net cash paid for fire losses,	
Cash dividends paid,	
Cash paid for commissions and brokerage, for salaries of officers and employees,	
for State and local taxes,	
for incidentals,	16,619 91
Deposits returned on perpetual fire risks, \$4,933 50	
Gross cash expenditures,	\$ 256,035 63
RISKS AND PREMIUMS.	
T' '.1	Premiums.
Fire risks outstanding Dec. 31, 1893, \$31,727,822 00	
Fire risks written during 1894, 34,574,281 00	372,516 94
Total,	\$714,125 56
Deduct risks expired and terminated, 29,751,129 00	
In force at end of year,	2491 105 89
In force at end of year,	
Deduct amount remsured,	
Net amount in force,	\$ 385,378 56
Perpetual risks in force (not included above), \$5,170,819 00	\$ 140,453 13
Miscellaneous.	
	\$3,734,387 00
Losses paid from organization of company,	2,355,221 00
	127,759 00
Cash dividends declared from organization of company,	808,597 00
Dividends declared during the year (6 per cent.),	18,000 00
Company's stock owned by directors,	42,550 00

"ROCHESTER GERMAN INSURANCE COMPANY OF ROCHESTER, NEW YORK," ROCHESTER, N. Y.

[Incorporated Feb. 16, 1872. Commenced business Feb. 23, 1872.]

PAID-UP CAPITAL, \$200,000.

FREDERICK (COOK.	President.
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377,750 00

FREDERICK COOK, President.	H. F. ATWOOD, Secretary		
DETAILED STATEMENT OF STOCK	s and Bonds		
	Par Value.	Market Value.	
Rochester Railway bonds,	\$100,000 00	\$98,000 00	
Georgia State bonds,	25,000 00	25,000 00	
German-American Bank of Rochester stock, .	10,000 00	17,500 00	
Rochester Title Insurance Company stock, .	10,000 00	10,000 00	
	\$145,000 00	\$150,500 00	
SUMMARY OF ASSETS DEC.	31, 1894.		
Cash value of unencumbered real estate,	\$191,809 22		
Loans on mortgage of real estate (first liens*),	381,865 00		
Interest due or accrued thereon,	6,573 77		
Stocks and bonds, as per schedule,	150,500 00		
Cash in the office of the company,	1,065 30		
Cash deposited in bank,	57,966 92		
Interest due and accrued,	1,250 00		
Premiums in course of collection (gross), .	67,531 29		
Gross assets,		\$858,561 50	
Deduct special deposits in other States,		50,000 00	
Balance,		\$808,561 50	
Liabilities.			
Losses adjusted, unpaid,	\$5,923 38		
claimed and reported,	23,536 14		
disputed or resisted,	3,541 67		
Unearned premiums on outstanding risks,	341,952 82		
Commissions and brokerage,	1,103 34		
Gross liabilities, except capital,	\$376,057 35		
Deduct liability on special deposits,	9,634 87		
		366,422 48	
Surplus as regards policy-holders,		\$442,139 02	
Paid-up capital,		200,000 00	
Surplus over capital,		\$242,139 O2	
* Value of lands mortgaged,		40 00 00 00 50 00	

Amount of insurance held as collateral,

INCOM	Е.			
Fire premiums outstanding Dec. 31, 1893	3, .	\$72,931	99	
Premiums on risks written or renewed,		631,095		
Total,		\$704,027	03	
Premiums now in course of collection,		67,531		
Entire premiums collected,		\$636,495	74	
Less reinsurance and return premiums,		237,753	58	
Net cash fire premiums received, .				\$398,742 16
Interest received on mortgages, .				22,456 83
Interest and dividends received from all	other se	ources, .		5,014 53
Income from rents,				11,848 32
Profit and loss account, etc.,				10,455 93
Gross cash income,				\$448,517 77
Expendit	TURES.			
Cash paid for fire losses,		\$406,386	56	
Deduct salvage and reinsurance, .		95,472	59	
Net cash paid for fire losses,				\$310,913 97
Cash dividends paid,				20,000 00
Cash paid for commissions and brokera				86,668 34
for salaries of officers and en	<u> </u>			26,544 10
for State and local taxes,		, , ,		13,697 90
for incidentals,				39,309 69
Gross cash expenditures, .				\$ 497,134 00
Risks and P	REMIUMS	S.		
D'. '.l. 4.4- 1' D 01 1000		04 470 000	00	Premiums.
Fire risks outstanding Dec. 31, 1893,		81,472,980		\$931,059 17
Fire risks written during 1894, .	-	52,026,409		631,095 04
Total,	. \$1	33,499,389	00	\$1,562,154 21
Deduct risks expired and terminated,		68,902,770	00	838,141 88
	-			
In force at end of year,	\$			\$724,012 33
Deduct amount reinsured,		440,938	00	4,797 03
Net amount in force,		64,155,681	00	\$ 719,215 30
Miscella	NEOUS.			
Premiums received from organization o		nv.		\$7,160,606 00
Losses paid from organization of compa	-			4,161,342 00
	_			255,074 00
Cash dividends declared from organizat				379,000 00
Dividends declared during the year (10				20,000 00
Company's stock owned by directors,	_		•	33,250 00
company s stock owned by directors,	•	•	•	(10,200 00

"RUTGERS FIRE INSURANCE COMPANY," NEW YORK, N. Y.

[Incorporated Oct. 3, 1853. Commenced business Oct. 10, 1853.]
PAID-UP CAPITAL, \$200,000.

EDWARD B. FELLOWS, President.

HENRY C. KREISER, Secretary.

`		
DETAILED STATEMENT OF STOCKS		
District of Columbia hands	Par Value.	Market Value.
District of Columbia bonds,	\$50,000 00	\$57,000 00
240 shares N. Y. Cen. & Hudson River R.R., .	24,000 00	23,640 00
300 " Delaware, Lacka. & Western R.R.,	15,000 00	24,150 00
466 " Delaware & Hudson Canal Co., .	46,600 00	59,182 00
300 " Consolidated Gas Company, N. Y.,	30,000 00	39,300 00
50 " Long Island Railroad,	2,500 00	2,200 00
187 " Tradesmen's National Bank, N. Y.,	7,480 00	6,732 00
N. Y. Elevated Railroad bond,	1,000 00	1,100 00
	\$176,5 80 00	\$213,304 00
SUMMARY OF ASSETS DEC. 3	1, 1894.	
Cash value of unencumbered real estate,	\$ 69,500 00	
Loans on mortgage of real estate (first liens*),	28,700 00	
Interest due or accrued thereon,	490 83	
Stocks and bonds, as per schedule,	213,304 00	
Cash in the office of the company,	483 95	
Cash deposited in bank,	6,510 37	
Interest due and accrued,	1,811 43	
Premiums in course of collection (gross), .	9,409 04	
Premiums more than three months due, \$68 75		
Gross assets,		\$330,209 62
Liabilities.		
Losses adjusted, unpaid,	\$1,197 76	
claimed and reported,	10,531 70	
disputed or resisted,	1,000 00	
Total amount of losses,	\$12,729 46	
Less reinsurance,	92 24	
Not amount of unneid logger	@10.697.00	
Net amount of unpaid losses,	\$12,637 22	
Unearned premiums on outstanding risks, . State and local taxes,	57,235 74	
	79 65	
Commissions and brokerage,	1,405 97	
Return premiums and reinsurance,	984 29	
Reinsurance disallowed,	89 30	E0 400 4E
Gross liabilities, except capital,		72,432 17
Surplus as regards policy-holders,		\$257,777 45
Paid-up capital,		200,000 00
Surplus over capital,		\$57,777 45
* Value of lands mortgaged,		00 00 00 00 50 00

INCOME.	
Fire premiums outstanding Dec. 31, 1893, . \$14,446 83	
Same not collected,	
Net collected,	
Premiums on risks written or renewed,	
Total,	
Premiums now in course of collection, 9,477 79	
Entire premiums collected, \$120,587 96	
Less reinsurance and return premiums, 17,902 04	
Net cash fire premiums received, ————	
Interest received on mortgages,	1,714 19
Interest and dividends received from all other sources,	10,276 86 2,635 00
income from rents,	2,055 00
Gross cash income,	\$117,311 97
EXPENDITURES.	
Cash paid for fire losses,	
Net cash paid for fire losses,	\$ 68,454 35
Cash dividends paid,	20,000 00
Cash paid for commissions and brokerage,	21,118 77
for salaries of officers and employees,	13,391 25
for State and local taxes,	2,068 48
for incidentals,	5,926 80
for repairs on real estate,	660 92
Gross cash expenditures,	\$131,620 57
RISKS AND PREMIUMS.	
Fire risks outstanding Dec. 31, 1893, \$12,552,531 00	Premiums. \$123,430 79
Fire risks written during 1894,	
m 1	
Total,	
Deduct risks expired and terminated, 12,306,891 00	120,946 62
	\$ 118,356 50
Deduct amount reinsured, 163,679 00	1,607 26
Net amount in force, \$11,086,029 00	\$116,749 24
Miscellaneous.	
Premiums received from organization of company,	\$3,501,268 00
Losses paid from organization of company,	1,490,255 00
8 .	65,973 00
Cash dividends declared from organization of company,	1,102,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Company's stock owned by directors,	50,200 00

"SECURITY INSURANCE COMPANY OF NEW HAVEN," NEW HAVEN, CONN.

[Incorporated April, 1841. Commenced business April, 1841.]

PAID-UP CAPITAL, \$200,000.

CHAS. S. LEETE, President.

H. MASON, Secretary.

DETAILED STATEMENT OF STOCKS	AND BONDS.	
	Par Value.	Market Value.
Tradesmen's Nat'l Bank (New Haven) stock,	\$16,000 00	\$22, 080 00
Second National Bank (New Haven) stock, .	11,700 00	19,305 00
Merchants' Nat'l Bank (New Haven) stock, .	20,000 00	18,200 00
Yale National Bank (New Haven) stock, .	16,300 00	18,908 00
New Haven Nat'l Bank (New Haven) stock, .	20,000 00	34,000 00
New Haven Co. Nat'l B'k (New Haven) stock,	18,830 00	26,362 00
American Exchange Nat'l B'k (N. Y.) stock, .	10,000 00	15,600 00
Commerce Nat'l Bank (New York) stock, .	3,500 00	6,475 00
Western National Bank (New York) stock, .	7,500 00	8,400 00
New Haven Water Company stock,	1,500 00	3,000 00
New Haven Water Company scrip,	775 00	2,244 40
Southern New England Telephone Co. stock, .	5,000 00	4,050 00
New York, New Haven & Hartford R.R. stock,	15,000 00	29,400 00
Chicago, Rock Island & Pacific R.R. stock, .	11,000 00	6,820 00
Cleveland, Cincinnati, Chicago & St. Louis Ry.,	10,000 00	8,600 00
Macon (Ga.) Gas Light & Water Co. bonds, .	10,000 00	6,500 00
Minneapolis & St. Louis Railroad bonds,	4,000 00	4,860 00
Savannah & Western Railroad bonds,	10,000 00	5,500 00
New York & New England Railroad bonds, .	14,000 00	15,750 00
New York, New Haven & Hartford Railroad,	6,000 00	8,280 00
Columbus & Hocking Coal & Iron Co. bonds,	10,000 00	10,000 00
Southern New England Telephone Co. bonds,	2,000 00	2,050 00
City of Omaha, Neb., bonds,	10,000 00	10,800 00
City of Council Bluffs, Iowa, bonds,	2,000 00	2,040 00
City of Superior, Wis, bonds,	10,000 00	10,000 00
	\$245,105 00	\$299,224 40
Securities held as collateral for cash loans: —		4 - 0 0 , 1 0
	Market Value.	
New Haven Water Co. stock,	\$1,000 00	
City Bank, New Haven, stock,	2,829 00 2	2 200 00
Mechanics' Bank, New Haven, stock,	384 00 \$	
Third National Bank, Rockford, Ill., stock, .	3,800 00	3,000 00
	\$8,013 00	\$6,300 00
SUMMARY OF ASSETS DEC.	31, 1894.	
Cash value of unencumbered real estate,	\$62,400 00	
Loans on mortgage of real estate (first liens*),	129,900 00	
	· · · · · · · · · · · · · · · · · · ·	25.00
* Value of lands mortgaged,	\$371,15 117,45	

Interest due or accrued thereon, Stocks and bonds, as per schedule, Loans on collateral security, as per schedule, Cash in the office of the company, Cash deposited in bank, Interest due and accrued, Premiums in course of collection (gross), Notes taken for marine and inland risks, Reinsurance, Gross assets,	\$1,360 76 299,224 40 6,300 00 138 17 38,650 15 539 87 55,040 40 8,352 58 1,026 87	\$602,933 20
Liabilities.		
Losses adjusted, unpaid,	\$12,749 01	
claimed and reported,	40,912 34	
disputed or resisted,	1,900 00	
(Table)	A	
Total amount of losses,	\$55,561 35	
Less reinsurance,	8,677 65	
Net amount of unpaid losses,	\$ 46,883 70	
Unearned premiums on outstanding risks,	263,501 36	
Commissions and brokerage,	10,623 32	
Reinsurance,	2,751 85	
Reinsurance disallowed,	3,642 01	
Gross liabilities, except capital,		327,402 24
Surplus as regards policy-holders,		\$275,530 96
Paid-up capital,		200,000 00
Surplus over capital,		\$75, 530 96
INCOME		
Fire premiums outstanding Dec. 31, 1893, .	\$48,335 75	
Same not collected,	148 39	
Net collected,	\$48,187 36	
Premiums on risks written or renewed,	519,268 68	
Total,	\$567,456 04	
Premiums now in course of collection,	52,437 17	
•	\$ 515,018 87	
	140,643 46	
Net cash fire premiums received,		\$374,375 41
Marine premiums outstanding Dec. 31, 1893, .	\$ 3,128 72	
Premiums on risks written or renewed,	103,357 89	
Total,	\$106,486 61	
Premiums now in course of collection,	2,603 23	
Entire premiums collected,	\$103.883 38	
Less reinsurance and return premiums,		
Net cash marine premiums received,		57,222 35
· · · · · · · · · · · · · · · · · · ·		

Interest received on mortgages, .				\$7,277 87
Interest and dividends received from all	lother	sources, .	•	15,857 58
Characteristics				@AEA 799 91
Gross cash income,	•		•	\$ 454,733 21
7				
Cash paid for fire losses,		. \$264,55	4 0.4	
Cash paid for fire losses,		00 == 4		
Net cash paid for fire losses,				
Cash paid for marine and inland losses,		. 		
Deduct salvage and reinsurance, .		36,15		
Net cash paid for marine and inland los			# 00	36,134 17
•				0,000,00
Cash dividends paid,				91,664 23
for salaries of officers and em			•	38,556 49
			•	8,212 56
for State and local taxes,	•		•	0,212 00
Gross cash expenditures,				\$424,405 09
arous outer exponential of .	•		•	W121,1 00 00
Risks and Pi	DESIT	350	•	
ILISAS AND I	REMIU	MS.		Premiums.
Fire risks outstanding Dec. 31, 1893,		\$66,474,97	4 00	\$611,380 75
Fire risks written during 1894,		50,069,34	7 00	519,268 68
Total,				\$1,130,649 43
Deduct risks expired and terminated,	•	59,886,30	0 00	558,832 91
T. C		AFC CFO 00	1 00	AF71 010 50
In force at end of year,	•	\$56,658,02		
Deduct amount reinsured,	•	5,683,81	3 00	73,099 09
Net amount in force,		\$50,974,20	8 00	\$498,717 43
Tito amount in force,	•	ΨΟΟ, Ο (1, Δ)	0 00	\$100,111 10
Marine risks outstanding Dec. 31, 1893,		\$1,130,35	3 00	\$22,249 35
Marine risks written during 1894, .		6,906,12		103,357 89
,				
Total,		\$8,036,48	1 00	\$125,607 24
Deduct risks expired and terminated,		7,531,76	6 00	108,661 76
In force at end of year,	•	\$504,71		
Deduct amount reinsured,	•	90,35	6 00	3,186 79
Net amount in force,		\$414,35	0 00	\$ 13,758 69
Net amount in force,	•	\$414,00	9 00	φ10,100 00
Miscella	NEOIIS			
				*** **** *** ***
Premiums received from organization of		-		\$8,436,666 00
Losses paid from organization of compa			•	5,838,422 00
Fire losses incurred during the year,				231,943 00
Marine and inland losses incurred durin	_			39,853 00
Cash dividends declared from organizat				415,281 00
Dividends declared during the year (3 p		it.),		6,000 00
Company's stock owned by directors,	•			51,360 00

"SPRING GARDEN INSURANCE COMPANY," PHILADELPHIA, PA.

[Incorporated April 15, 1835. Commenced business Aug. 29, 1835.]

PAID-UP CAPITAL, \$400,000.

W. G. WARDEN, President.

CLARENCE E. PORTER, Secretary.

	Par Value.	Market Value.
City of St. Joseph bonds,	\$20,000 00	\$22,000 00
National Water Works Co. of N. Y. bonds, .	10,000 00	10,000 00
Pittsburgh, Cin. & St. Louis R.R. bonds,	30,000 00	34,800 00
Lehigh Valley Railroad bonds,	20,000 00	24,800 00
People's Passenger Railway bonds,	10,000 00	12,000 00
Lehigh Coal & Navigation Company bonds, .	20,000 00	26,500 00
American Steamship Company bonds,	5,000 00	5,175 00
Terre Haute & Logansport Railroad bonds, .	20,000 00	21,000 00
Cleve., Columbus, Cin. & Ind. R.R. bonds,	10,000 00	12,250 00
Jacksonville, Louisville & St. Louis R.R. b'ds, .	21,000 00	10,500 00
Columbus & Cincinnati Midland R.R. bonds, .	20,000 00	17,600 00
Marietta & North Georgia Railroad bonds, .	20,000 00	6,000 00
Zanesville & Ohio River Railroad bonds,	10,000 00	3,000 00
Clearfield & Jefferson Railroad bonds,	15,000 00	17,400 00
Jacksonville, Tampa & Key West R.R. bonds,	10,000 00	9,000 00
Philadelphia & Reading Railroad bonds,	24,000 00	23,520 00
Penn. & New York Canal & R.R. bonds,	10,000 00	10,850 00
Allegheny Valley Railroad bonds,	5,000 00	6,350 00
Philadelphia & Reading Railroad bonds,	10,000 00	10,600 00
Robert H. Coleman bonds,	5.000 00	5,000 00
Bloomington City (Ill.) Railway bonds,	27,000 00	13,500 00
Pennsylvania & Northwestern Railroad bonds,	25,000 00	25,500 00
Bells Gap Railroad bonds,	8,000 00	8,960 00
Pennsylvania Steel Company bonds,	10,000 00	9,250 00
Camden & Atlantic Railroad bonds,	10,000 00	11,800 00
Sunbury, Hazelton & Wilkesbarre Ry. bonds, .	10,000 00	10,300 00
Allegheny Valley Railway bonds,	10,000 00	9,800 00
Philadelphia & Reading Railroad bonds,	15,000 00	15,000 00
Wilmington & Northern Railroad bonds,	25,000 00	26,000 00
Camden, N.J., Horse Railroad bonds,	15,000 00	15,750 00
Newark, N. J., Passenger Railway bonds, .	10,000 00	10,250 00
Rochester, N. Y., Railway bonds,	10,000 00	10,000 00
Phila., Reading & New England R.R. bonds, .	30,000 00	15,000 00
Mortgage Trust Co. of Pennsylvania bonds, .	25,000 00	25,000 00
100 shares Pennsylvania Railroad Company, .	5,000 00	5,100 00
200 shares Penn. National Bank of Phila., .	10,000 00	17,000 00
Oglethorpe Savings & Trust Co., Savannah,		
Ga., certificate,	10,000 00	6,000 00
Chicago & Western Ind. Railroad bonds,	15,000 00	17,550 00
Easton & Amboy Railroad bonds,	10,000 00	10,800 00

Sanitary Dist. of Chicago, Ill., bonds,	\$10,000 00 \$10,600 00
People's Passenger Railway Company bonds,	15,000 00 14,025 00
International Navigation Co. of N. J. bonds, .	15,000 00 10,000 00
Philadelphia & Reading Railroad bonds,	10,000 00 10,450 00
Northern Pacific R.R. and Land Grant bonds,	10,000 00 11,250 00
Cleveland Electric Railway Company bonds, .	5,000 00 4,950 00
Bells Gap Railroad Company bonds,	5,000 00 5,600 00
Lehigh Valley Coal Company bonds,	5,000 00 5,150 00
Jacksonville Southeastern Railway Co. bonds,	7,000 00 7,000 00
New York & Long Branch Railroad bonds, .	5,000 00 5,700 00
,	
	\$662,000 00 \$635,630 00
Securities held as collateral for eash loans:—	
Lobiah Wallow Pailroad bonds	Market Value. Loaned Thereon.
Lehigh Valley Railroad bonds,	\$14,880 00 \$13,500 00
Phila., Reading & New England R.R. bonds, .	9,080 00
Cohansey Glass Manuf. Co. (N. J.) scrip,	$3,400\ 00\ $ 12,000\ 00
33 shares Cohansey Glass Manuf. Co., N. J.,	3,300 00)
	\$30,660 00 \$25,500 00
SUMMARY OF ASSETS DEC.	21 180.1
Cash value of unencumbered real estate,	\$303,600 00
Loans on mortgage of real estate (first liens*),	251,300 00
Interest due or accrued thereon,	6,885 22
Stocks and bonds, as per schedule,	635,630 00
Loans on collateral security, as per schedule,.	25 ,500 00
Cash in the office of the company,	1,339 71
Cash deposited in bank,	26,407 83
Interest due and accrued,	508 33
Premiums in course of collection (gross),	48,664 47
Notes taken for fire risks,	290 00
Rents due and accrued,	703 51
Bills receivable,	4,761 05
Premiums more than 3 months due, \$397 81	
Gross assets,	\$1,305,590 12
Liabilities.	
Losses adjusted, unpaid,	\$14,816 77
claimed and reported,	39,972 01
disputed or resisted,	7,250 00
Total amount of losses,	\$62,038 78
Less reinsurance,	11,192 65
Net amount of unpaid losses,	\$50,846 13
recommodition unpaid rosses,	\$50,040 TO
Ungarned promiums on outstanding mides	903 145 98
Unearned premiums on outstanding risks, . Realisimable on normatual five policies	293,145 28
Unearned premiums on outstanding risks, . Reclaimable on perpetual fire policies, . Due and accrued for rent, salaries, etc., .	293,145 28 378,510 56 621 31

^{*} Total value of property mortgaged, \$474,975 00 Amount of insurance held as collateral, . . . 207,250 00

	11 08 31 - \$762,166 08 . \$543,424 04
Paid-up capital,	. 400,000 00
Surplus over capital,	. \$143,424 04
INCOME.	
Fire premiums outstanding Dec. 31, 1893, . \$42,395 & . Premiums on risks written or renewed,	
Total,	34
Premiums now in course of collection, 49,062 5	28
Entire premiums collected, \$583,092 &	
Less reinsurance and return premiums, 177,319	
Net cash fire premiums received, ————	
Interest received on mortgages,	
Interest and dividends received from all other sources, .	
Income from rents,	
Income from all other sources,	
Deposits received for perpetual fire risks, . \$6,419	
Gross cash income,	. \$453,047 67
EXPENDITURES.	
Cash paid for fire losses, \$229,649 6	00
Deduct salvage and reinsurance, 23,650 2 Net cash paid for fire losses,	
Cash dividends paid,	
Cash paid for commissions and brokerage,	
for salaries of officers and employees,	
for State and local taxes,	. 17,688 46
for incidentals,	. 33,589 36
Deposits returned on perpetual fire risks, . \$10,646	
Gross cash expenditures,	. \$387,560 04
RISKS AND PREMIUMS.	
Fire risks outstanding Dec. 31, 1893, \$48,509,122	Premiums. 0 \$551,779 67
Fire risks outstanding Dec. 51, 1595, \$46,509,122 (
Fire risks written during 1894,	
Fire risks written during 1894,	589,759 26
Fire risks written during 1894,	589,759 26 0 \$1,141,538 93
Total,	589,759 26 0 \$1,141,538 93 0 518,562 50
Total,	589,759 26 0 \$1,141,538 93 0 518,562 50 0 \$622,976 43
Total,	589,759 26 0 \$1,141,538 93 0 518,562 50 0 \$622,976 43 70,096 77

MISCELLANEOUS.

Losses paid from organization of company,	\$3,535,785 00
Fire losses incurred during the year,	217,338 00
Cash dividends declared from organization of company,	1,769,215 00
Dividends declared during the year (8 per cent.),	32,000 00
Company's stock owned by directors,	128,300 00

"ST. PAUL FIRE AND MARINE INSURANCE COMPANY," ST. PAUL, MINN.

[Incorporated May, 1865. Commenced business May, 1865.]
PAID-UP CAPITAL, \$500,000.

C. H. BIGELOW, President.

A. W. PERRY, Secretary.

						Par Valu	ie.	Market Va	lue.
320	shares	First National Bank	k, St. 1	Paul,	•	\$32,000	00	\$76,800	00
475	66	Merchants' Nationa	l Banl	x, St. Pa	ıul,	47,500	00	95,000	00
50	4.6	Second National Ba	ank, S	t. Paul,		5,000	00	13,400	00
130	66	Bank of Minnesota,	St. P	aul, .		13,000	00	18,200	00
332	+6	St. Paul National B	ank, S	St. Paul	, .	33,200	00	33,200	00
45	66	First National Bank	x, Ale	xandria	, .	4,500	00	5,850	00
60	66	Flour City Nat'l B'	k, Min	neapoli	is,.	6,000	00	6,000	00
50	44	St Paul Trust Com	pany,	St. Pau	ıl, .	5,000	00	5,000	00
30	46	First National Bank	k, St. I	Peter,		3,000	00	4,200	00
50	66	First National Bank	k, Still	lwater,		5,000	00	7,250	00
45	66	Northwestern N'l B	k, Mi	nneapo	lis,	4,500	00	7,110	00
100	46	First National Bank	k, Min	neapoli	is,.	10,000	00	10,000	00
60	66	American Exchang	e Ban	k, Dulu	ıth,	6,000	00	10,500	00
100	66	First National Bank	x, Dul	uth, .		10,000	00	12,500	00
50	6.6	Northwestern N'l E	3'k, W	. Superi	ior,	5,000	00	5,250	00
40	. 4	Pioneer Press Com	pany,			2,000	00	1,500	00
100	66	North American Te	elegra	ph Co,		10,000	00	10,000	00
Sta	te of G	eorgia bonds, .				25,000	00	26,000	00
		rdan bonds, .				34,000	00	34,000	00
Tov	vn of S	auk Centre bonds,				1,000	00	1,000	00
Tov	vn of V	Vernon Centre bonds	s, .			4,500	00	4,500	00
		Davies bonds,				5,500	00	5,775	00
Tov	vn of E	Ilmore bonds, .				6,500	00	6,825	00
Tov	vn of C	arden City bonds,				1,500	00	1,500	00
Tov	vn of V	Vinnebago bonds,				10,000	00	10,500	00
Vil	lage of	Winnebago bonds,				5,000	00	5,250	00
		Pilot Grove bonds,				5,000	00	5,250	00
		Iazeppa bonds,.				5,000	00	5,250	00
Tov	vn of O	akwood bonds,.				3,500	00	3,675	00
Tov	vn of E	Blue Earth City bond	ds,			36,000		37,800	
		Pine bonds, .				4,500	00	4,950	00

			D- 17-1		
Count		f Rock bonds,	Par Val \$24,000		\$27,600 00
	•	f Dawson bonds,	1,500		1.500 00
	•	f Kidder, N. D., bonds,	9,000		9,000 00
	•	f Carver, Minn., School Dist. bonds, .	5,500		5,500 CC
	-	ist. 11, Big Stone County, Minn., b'ds,	3,000		3,000 00
		f Jerauld, S.D., School Township b'ds,	1,200		1,200 00
	•	f Sanborn, S. D., School Dist. bonds,.	5,500		5,500 00
	•	Barnes & Cass, N.D., School Dist. b'ds,	10,100		10,100 00
Count	y or	Daniel Coulting, School Piblis do,			10,110
			\$ 408,500	00	\$537,435 00
Seci	urit	ies held as collateral for cash loans: —	Market Va	lue	Loaned Thereon
65 sh	are	s Bank of Minnesota, St. Paul,	\$9,100		\$3,900 00
481	66	Savings Bank, St. Paul,	76,960		62,500 00
39	66	Minn. Land and Investment Co., .	15,600		7,500 00
77	66	Minneapolis Union Elevator Co., .	10,010		8,500 00
285	6.6	Farwell, Ozum, Kirk & Co., St. Paul,	31,350		18,700 00
200	66	Lake Superior Elevator Co. stock,	01,000		201.22
		Duluth, and real estate deed, .	15,800	00	7,500 00
300	66	North American Telegraph Co., .	30,000		24,000 00
50	66	First Nat'l Bank, Little Falls, Minn.,	7,500		5,000 00
70	66	Strong-Hackett Hardware Co.,	7,000		2,500 00
75	66	Rutland Co. Nat'l B'k, Rutland, Vt.,	9,375		7.500 00
65	66	First Nat'l Bank of Pembina, N. D.,	7,150		5,500 (0)
25	66	Scandinavian-American B'k,St. Paul,	2,750		2,200 00
40	66	St. Paul Title and Trust Co.,	4,000	00	3,000 00
124	66	Pioneer Press Company, St Paul, .	4,650	00	3,200 00
43	66	B'k of Sargent County, N. D., stock,	4,300	00	1,000 00
15	66	Citizens' Nat'l B'k, Wahpeton, N. D.,	1,500	00)	
10	4.6	First Nat'l Bank, Appleton, Minn.,	1,000	00	2,000 00
10	66	First Nat'l Bank, Glencoe, Minn., .	1,100	00	
Little	Fal	ls, Minn., Electric and Water Co. b'ds,	31,500		25,000 00
		ls, Minn., Water Power Co. bonds,	22,500		13.500 00
		s Spring Valley Coal Company,	37,500		90,000,00
500	66	St. Paul Foundry Company,	25,000		
10	66	St. Paul National Bank,	1,000		
10	66	West Side Bank, St. Paul,	1,000	1	2.250 00
10	6.6	Germania Bank, St. Paul,	1,000		
		, , , , , , , , , , , , , , , , , , , ,		′	
			\$358,645	00	\$241,250 00
		SUMMARY OF ASSETS DEC. 3	1, 1894.*		

Cash value of unencumbered real estate, \$310,374 60 Loans on mortgage of real estate (first liens †), 589,462 65

^{*} The company holds, also, instalment premium notes to the amount of \$19,018.62 which do not enter into nor form any part of the assets of the company, as no portion of them is earned. Whatever value is attached to them would necessarily be counterbalanced by the addition of an exactly equal amount to the reinsurance liability, the entire sum consisting of "unearned premiums."

Interest due or accrued thereon, Stocks and bonds, as per schedule, Loans on collateral security, as per schedule, Cash in the office of the company, Cash deposited in bank, Interest due and accrued, Premiums in course of collection (gross), Notes taken for marine and inland risks,		\$27,006 537,435 241,250 8,986 167,387 9,113 162,723 26,556	00 00 43 43 14 76	
Rents due and accrued,		142		
Gross assets,	٠			\$2,080,437 84
Deduct special deposits in other States, .	•	• •		26,000 00
Balance,	•		•	\$2,054,437 84
LIABILITIES.		222.004	0.0	
Losses adjusted, unpaid,	٠	\$62,924		
claimed and reported, disputed or resisted,	•	88,715 13,223		
Total amount of losses,				
Less reinsurance,	•	\$164,864 5,465		
*				
Net amount of unpaid losses,	•	\$159,399 852,351		
Commissions and brokerage,	•	24,408		
Reinsurance disallowed,		17,906		
Gross liabilities, except capital, .		\$1,054,066	40	
Deduct liability on special deposits,		12,079		
				1,041,986 69
Surplus as regards policy-holders, Paid-up capital,				\$1,012,451 15 500,000 00
Surplus over capital,	•			\$512,451 15
Ingown				
INCOME. Fire premiums outstanding Dec. 31, 1893,		\$ 131,163	58	
Premiums on risks written or renewed, .		1,264,295		
Total,		\$1,395,458	68	
Premiums now in course of collection, .		162,723		
Entire premiums collected,		\$ 1,232,734	92	
Less reinsurance and return premiums, . Net cash fire premiums received,		211,142	69	\$1 ,021,592 23
Marine premiums outstanding Dec. 31, 1893, Premiums on risks written or renewed, .		\$55,914 244,146		
Total,	•	\$300,060	80	
Premiums now in course of collection, .		26,556		
Entire premiums collected,		\$273,504	13	
Less reinsurance and return premiums, .		30,902		
Net cash marine premiums received,				242,601 90

Interest received on mortgages,	\$51,279 36				
Interest and dividends received from all other sources,	54,534 51				
Income from rents,	8,579 71				
Gross eash income,	\$1,378,587 71				
Expenditures.					
Cash paid for fire losses,					
Deduct salvage and reinsurance,					
Net cash paid for fire losses,	\$694,476 49				
Cash paid for marine and inland losses, \$220,134 85					
Deduct salvage and reinsurance, 31,575 82					
Net cash paid for marine and inland losses,	188,559 03				
Cash dividends paid,	50,000 00				
Cash paid for commissions and brokerage,	262,789 73				
for salaries of officers and employees,	63,658 80				
for State and local taxes,	25,299 95				
for incidentals,	66,063 70				
Gross cash expenditures,	\$1,350,847 70				
orose dish expenditures,	\$1,000,01				
RISKS AND PREMIUMS.	Premiums.				
Fire risks outstanding Dec. 31, 1893, . \$129,917,315 00	\$1,710,117 84				
Fire risks written during 1894, 79,669,565 00	1,264,295 10				
Total,	\$2,974,412 94				
Deduct risks expired and terminated, . 85,049,961 00	1,300,154 32				
In force at end of year,	\$1,674.258 62				
Deduct amount reinsured, 4,160,696 00	54,410 35				
·					
Net amount in force, \$120,376,223 00	\$1,619,848 27				
Marine risks outstanding Dec. 31, 1893, \$3,944,904 00	\$154,070 18				
Marine risks written during 1894, 25,176,934 00	244,146 41				
Total,	\$398.216.59				
Deduct risks expired and terminated,	289,926 86				
In force at end of year,	\$108,289 73				
Miscellaneous.					
Premiums received from organization of company, .	\$18,425,715 00				
	11,767,684 00				
	674,098 00				
Marine and inland losses incurred during the year,	168,093 00				
Cash dividends declared from organization of company,	1,196,694 00				
Dividends declared during the year (10 per cent.),	50,000 00				
Company's stock owned by directors,	163,600 00				

"UNION INSURANCE COMPANY OF PHILADELPHIA," PHILADELPHIA, PA.

[Incorporated Feb. 6, 1804. Commenced business July 25, 1803.]

PAID-UP CAPITAL, \$200,000.

CHAS. S. HOLLINSHEAD, President.

E. R. DANNELS, Secretary.

DETAILED STATEMENT OF STOCK	s and Bo	NDS.
	Par Val	
United States bonds,	\$10,000	
Chesapeake & Delaware Canal Co. bonds,	15,000	
American Steamship Company bonds,	6,000	
Susquehanna Coal Company bonds,	10,000	
Baltimore & Ohio Railroad bonds,	25,000	00 30,000 00
Steubenville & Indiana Railroad bonds,	15,000	00 16,800 00
Philadelphia & Reading Railroad,	53,329	00 52,857 16
New York Car Trust bonds,	23,000	00 23,000 00
Shamokin, Sunbury & Lewisburg R.R. bonds,	4,000	00 4,040 00
Perkiomen bonds,	13,000	00 13,000 00
Huntington & Broad Top car trust,	10,000	00 10,000 00
100 shares Little Schuylkill Railroad,	5,000	00 6,800 00
200 " Pennsylvania Railroad,	10,000	00 10,200 00
136 " North Pennsylvania Railroad, .	6,800	00 11,696 00
48 " Delaware Railroad,	1,200	00 1,488 00
68 " Philadelphia National Bank,	6,800	00 12,444 00
88 " Farmers' & Mechanics' Nat'l Bank,	8,800	00 9,240 00
88 " Delaware Insurance Company, .	2,200	
	\$225,129	
Securities held as collateral for cash loans:—		00 φ241,104 10
Securities held as confateral for easil loans:—	Market Val	ue. Loaned Thereon.
25 shares Corn Exchange National Bank,	\$1,875	00 \$1,500 00
14 shares Commonw'th Title Ins. & Trust Co.,	1,025	50 } 5,000 00
United N J. Railroad & Canal Company,	5,250	00 \$
Lee County, Iowa, bonds,	1,700	00 1,000 00
50 shares 13th & 15th Streets Passenger R'way,	11,550	00 8,500 00
64 " Union National Bank,	4,928	00 3,048 00
22 " Commonw'th Title Ins. & Trust Co.,	1,611	50)
10 " Pennsylvania Fire Insurance Co., .	2,900	00
5 " American Fire Insurance Company,	475	5,000 00
3 " Reliance Insurance Company,	150	00 } 5,000 00
2 " Pennsylvania Railroad bonds,	102	
Philadelphia & Reading Railroad bonds,	855	
	\$32,422	00 \$24,048 00
SUMMARY OF ASSETS DEC.	31 1894	
COMMAND OF ASSETS DEC.	01, 1004.	

Cash value of unencumbered real estate, . \$160,000 00

9,900 00

Loans on mortgage of real estate (first liens),

Interest due or accrued thereon,	\$ 97 50	
Stocks and bonds, as per schedule,	241,164 16	
Loans on collateral security, as per schedule,.	24,048 00	
Cash in the office of the company,	972 68	
Cash deposited in bank,	37,826 27	
Interest due and accrued,	1,331 04	
Premiums in course of collection (gross), .	62,000 80	
Notes taken for marine and inland risks, .		
Rents due and accrued,	732 71	
Perpetual insurance deposit,	742 50	
Gross assets,		\$ 538,842 36
		•
Liabilities. Losses adjusted, unpaid,	\$14,723 40	
claimed and reported,	17,088 35	
disputed or resisted,	1,725 00	
Total amount of losses,	\$ 33,536 75	
Less reinsurance	919 28	
Net amount of unpaid losses,	\$32,617 47	
Unearned premiums on outstanding risks, .	192,121 24	
Reclaimable on perpetual fire policies,	33,339 41	
Dividends to stockholders unpaid,	1,644 17	
Commissions and brokerage,	11,648 37	
Miscellaneous,		
Reinsurance disallowed,	15 75	
Gross liabilities, except capital,		271,426 94
		\$267,415 42
Surplus as regards policy-holders,		200,000 00
Paid-up capital,		200,000 00
Surplus over capital,		\$67,415 42
INCOME.		
Fire premiums outstanding Dec. 31, 1893,	\$70,352 27	
Same not collected,	60 16	
Net collected,	\$70,292 11	
Premiums on risks written or renewed,	351,288 50	
Tromating on rights written or removed,		
Total,	\$421,580 61	
Premiums now in course of collection,	62,000 80	
Entire premiums collected,	\$359,579 81	
	60,485 37	
Net cash fire premiums received,		\$299,094 44
Interest received on mortgages,		397 50
Interest and dividends received from all other se		11.765 37
		6,582 41
Income from rents,	. \$452 25	
Gross cash income,		\$317,839 72

EXPENDITURES.

Deduct salvage and reinsurance, .		•	5,778	75	
Net cash paid for fire losses,					\$152,485 87
Cash paid for marine and inland losses					580 98
Cash dividends paid,					50 35
Cash paid for commissions and brokers					55,623 10
for salaries of officers and en					26,209 33
for State and local taxes,					8,881 07
for incidentals,					19,857 53
for expenses on real estate,					3,978 48
Deposits returned on perpetual fire risk	ks,	•	. \$629	00	
Gross cash expenditures,	•	•	•	•	\$267,666 71
Risks and I	PREMI	ums.			
			100 100	00	Premiums.
Fire risks outstanding Dec. 31, 1893,	•		403,432		§ 376,361 70
Fire risks written during 1894,	•	. 32,	768,124	00	351,288 50
Total,		. \$68,	171,556	00	\$727,650 20
Deduct risks expired and terminated,		. 32,	927,349	00	331,635 65
In force at end of year,		. \$35,	244,207	00	\$396,014 55
Deduct amount reinsured,			784,951		8,493 97
Net amount in force,		. \$34,	159,256	00	\$387,520 58
Perpetual risks in force (not included at	ove),	, . \$1,	246,528	00	\$37,043 79
Miscellaneous.,					
Premiums received from organization	of cor	nnany.		9	323,283,342 00
Losses paid from organization of compa					16,758,953 00
Fire losses incurred during the year,					134,443 00
Cash dividends declared from organiza					1,876,221 00
Company's stock owned by directors,					29,020 00
					20,023
		_			
"UNITED FIREMEN'S INSURANCE	COM	PANY	OF PH	IIL	ADELPHIA,"

"UNITED FIREMEN'S INSURANCE COMPANY OF PHILADELPHIA," PHILADELPHIA, PA.

[Incorporated April 2, 1860. Commenced business April 1, 1861.]

PAID-UP CAPITAL, \$300,000.

ROBERT B. BEATH, President.

DENNIS J. SWEENY, Secretary.

		Par Value.	Market Value.
Philadelphia city bonds,		\$40,000 00	\$40,400 00
Northern Central Railroad honds		10,000,00	11.500.00

		l'ar Value.	Market V. ae.			
Chicago	& Western Indiana Railroad bonds, .	\$10,000 00	\$11,600 00			
_	lle & Ohio Railroad bonds,	10,000 00	3,000 00			
	vania Equipment Trust Co. bonds,	10,000 00				
	ville, Tampa & Key West R.R. bonds,	10,000 00	8,750 00			
	Belt Line Railway bonds,	10,000 00	10,000 00			
	ooga Union Railroad bonds,	15,000 00	6,000 00			
	port & Belle Vernon Railroad bonds, .	10,000 00	12,000 00			
Atlantic	City Railroad bonds,	20,000 00	20,400 00			
Lehigh	Valley Railway bonds,	20,000 00	20,200 00			
	phia & Reading Railroad bonds,	10,000 00	10,400 00			
The Mor	rtgage Trust Co. of Penn. bonds,	10,000 00	10.000 00			
	l Estate Title Ins. and Trust Co bonds,	20,000 00	20,000 00			
City of V	Woonsocket, Dakota, bonds,	6,000 00	6,300 00			
	es Union Passenger Railway,	9,950 00	39,800 00			
	es Continental Passenger Railway, .	20,000 00	24,000 00			
Penn. &	New York Canal and R.R. bonds,	20,000 00	19,000 00			
Car Trus	sts of New York,	19,000 00	17,100 00			
	lle & Terre Haute Railroad bonds,	10,000 00	9,000 00			
Columbu	us & Cincinnati Midland R.R. bonds, .	8,000 00	6,800 00			
People's	Passenger Railway certificates,	15,000 00	13,950 00			
Philadel	phia & Baltimore R.R. certificates,	10,000 00	10,000 00			
Newark	Passenger Railway Company bonds, .	10,000 00	10,000 00			
Philadel	phia Traction Company col. bonds,	10,000 00	10,200 00			
Consolid	ated Traction Company, N. J., bonds,	10,000 00	8,500 00			
		\$ 352,950 00	\$ 368,900 00			
Securi	ties held as collateral for cash loans: —					
		Market Value.	Loaned Thereon.			
	es 13th and 15th Streets Passenger R'y,	\$11,500 00	\$6,000 00			
20 "	Bucks Co. (Pa.) Trust Company, .	2,500 00	1			
12 "	New Hope Delaware Bridge Co., .	1,500 00	3,000 00			
10 "	Title Guarantee and Trust Co., N.Y.,	1,600 00	,			
75 "	Real Estate, Title Ins. and Trust Co.,	9,112 00	7,300 00			
100 "	Record Publishing Company,	12,000 00	> (.).(//////////////////////////////////			
100 "	Chestnut Street National Bank, .	10,000 00)			
125 "	Philadelphia Traction Company, .	12,500 00				
30 "	Real Estate, Title Ins. and Trust Co.,	3,645 00				
27 "	Natural Gas Trust,	3,500 00				
150 "	Philadelphia Traction Company, .	15.000 00	> .11/(//////////////////////////////////			
200 "	Metropolitan Traction Company, .	21,200 00				
		\$104,057 00	\$76,300 00			
SUMMARY OF ASSETS DEC. 31, 1894.						

SUMMARY OF ASSETS DEC 31, 1894.

Cash value of unencumbered real estate, . \$127,350 00 Loans on mortgage of real estate (first liens*), 639,654 03

UNITED FIREMEN'S INSURANCE CO. OF PHILADELPHIA. 333

Interest due or accrued there	on,				\$12	,699	07		
Stocks and bonds, as per schee	dule,				368	,900	00		
Loans on collateral security, a	s per	schee	lule,		76	,300	00		
Cash in the office of the compa	any,				1	,389	18		
Cash deposited in bank, .						,018			
Interest due and accrued, .						,125			
Premiums in course of collecti				•		,931			
				•		570			
Notes taken for fire risks,				•					
Rents due and accrued, .				•		215			
Perpetual insurance deposit,					1				
Miscellaneous,	•	•	•	•		113			
Gross assets,	•	•						\$1,333,216 2	26
	LIA	e rr t æ	rrs						
Losses adjusted, unpaid, .					\$7	,700	26		
claimed and reported,	•	•	•	•		,760		•	
				•					
disputed or resisted,				•		,096			
Unearned premiums on outsta				•		,281			
Reclaimable on perpetual fire	-			•	645	,203			
Due and accrued for rent, sala	iries,	etc.,				673	12		
State and local taxes, .					4	,591	19		
Commissions and brokerage,					15	,228	26		
Return premiums and reinsura					8				
Reinsurance disallowed, .						499			
				•		400	00	016 204 4	1 5
Gross liabilities, except ca	apitai,	,	•	•				916,304 4	69
						,	Ť		_
Surplus as regards policy-hold									
Surplus as regards policy-hold Paid-up capital,								\$416,911 8 300,000*0	
							•		
Paid-up capital,	•	•					•		00
	•	•	•	•		٠	•	300,000*0	00
Paid-up capital,	•		•	•		٠	•	300,000*0	00
Paid-up capital, Surplus over capital, .	· In	·	· •	•		•		300,000*0	00
Paid-up capital, Surplus over capital, . Fire premiums outstanding De	In ec. 31,	·	· •	•		,862	. 80	300,000*0	00
Paid-up capital, Surplus over capital, .	In ec. 31,	·	· •	•		•	. 80	300,000*0	00
Paid-up capital, Surplus over capital, . Fire premiums outstanding De	In ec. 31,		· •	•		,862	. 80	300,000*0	00
Paid-up capital, Surplus over capital, . Fire premiums outstanding De Same not collected,	In ec. 31,		· E.	•	\$64	,862	80 29	300,000*0	00
Paid-up capital, Surplus over capital, . Fire premiums outstanding De Same not collected, Net collected,	In		· E.	•	\$64 \$64	,862 331 ,531	80 29 51	300,000*0	00
Paid-up capital, Surplus over capital, . Fire premiums outstanding De Same not collected,	In		· E.	•	\$64 \$64 346	,862 331 ,531 ,318		300,000*0	00
Paid-up capital, Surplus over capital, . Fire premiums outstanding De Same not collected, Net collected, Premiums on risks written or	. In ec. 31, . renev		· · ·		\$64 \$64 346	,862 331 ,531 ,318	80 29 51 14	300,000*0	00
Paid-up capital, Surplus over capital, . Fire premiums outstanding De Same not collected, Net collected, Premiums on risks written or Total,	In ec. 31,		E.		\$64 \$64 346 \$410	,862 331 ,531 ,318	80 29 51 14 65	300,000*0	00
Paid-up capital, Surplus over capital, . Fire premiums outstanding De Same not collected, Net collected, Premiums on risks written or	In ec. 31,		E.		\$64 \$64 346 \$410 56	,862 331 ,531 ,318 ,849 ,931	80 29 51 14 65 84	300,000*0	00
Paid-up capital, Surplus over capital, . Fire premiums outstanding De Same not collected, Net collected, Premiums on risks written or Total, Premiums now in course of collected.	. In ec. 31, renev		· · · · · · · · · · · · · · · · · · ·		\$64 \$64 346 \$410 56	,862 331 ,531 ,318 ,849 ,931	80 29 51 14 65 84	300,000*0	00
Paid-up capital, Surplus over capital, . Fire premiums outstanding De Same not collected, Net collected, Premiums on risks written or Total, Premiums now in course of collected,	In ec. 31, . renev				\$64 \$64 346 \$410 56 \$353	,862 331 ,531 ,318 ,849 ,931	80 29 51 14 65 84 81	300,000*0	00
Paid-up capital, Surplus over capital, . Fire premiums outstanding De Same not collected, Net collected, Premiums on risks written or Total, Premiums now in course of collected, Entire premiums collected,	. In eec. 31,		·		\$64 \$64 346 \$410 56 \$353 57	,862 331 ,531 ,318 ,849 ,931 ,917 ,240	80 29 51 14 65 84 81 76	\$116,911 8	- - 31
Paid-up capital, Surplus over capital, . Fire premiums outstanding De Same not collected, Net collected, Premiums on risks written or Total, Premiums now in course of collected, Less reinsurance and return position of the premiums received.	. In ec. 31,		· · · · · · · · · · · · · · · · · · ·		\$64 \$64 346 \$410 56 \$353	,862 331 ,531 ,318 ,849 ,931 ,917 ,240	80 29 51 14 65 84 81 76	300,000*0	- - 31
Paid-up capital, Surplus over capital, . Fire premiums outstanding De Same not collected, Net collected, Premiums on risks written or Total, Premiums now in course of collected, Entire premiums collected,	. In ec. 31,		· · · · · · · · · · · · · · · · · · ·		\$64 \$64 346 \$410 56 \$353 57	,862 331 ,531 ,318 ,849 ,931 ,917 ,240	80 29 51 14 65 84 81 76	\$116,911 8	00 - 31
Paid-up capital, Surplus over capital, . Fire premiums outstanding De Same not collected, Net collected, Premiums on risks written or Total, Premiums now in course of collected, Less reinsurance and return position of the premiums received.	Inec. 31, . renev . collecti . coremiu		· · · · · · · · · · · · · · · · · · ·		\$64 \$64 346 \$410 56 \$353 57	,862 331 ,531 ,318 ,849 ,931 ,917 ,240	80 29 51 14 65 84 81 76	\$116,911 8 \$296,677 0	00 - 31 71
Paid-up capital,	Inec. 31, . renevel. coremityed, es, ed from	COMPANDED TO THE COMPAN			\$64 \$64 346 \$410 56 \$353 57	,862 331 ,531 ,318 ,849 ,931 ,917 ,240	80 29 51 14 65 84 81 76	\$296,677 0 \$5,176 7 20,865 2	000 331 71 20
Paid-up capital,	In eec. 31, . renev . collecti . coremity ed, es, ed from	COMPANDED TO THE PROPERTY OF T		·	\$64 \$64 346 \$410 56 \$353 57	,862 331 ,531 ,318 ,849 ,931 ,917 ,240	80 29 51 14 65 84 81 76	\$296,677 0 \$5,176 7 20,865 2 389 2	00 - 31 71 20 28
Paid-up capital,	. In ec. 31,			·	\$64 \$64 346 \$410 56 \$353 57	,862 331 ,531 ,318 ,849 ,931 ,917 ,240	80 29 51 14 65 84 81 76	\$296,677 0 \$5,176 7 20,865 2 389 2	00 - 31 05 71 20 28 -

73			
EXP	END	TTI	BES
TATE	22012	LIU	Trian.

Cash paid for fire losses,	. \$174,955 23
Cash dividends paid,	. 24,000 00
Cash paid for commissions and brokerage,	. 63,326 93
for salaries of officers and employees,	. 18,244 83
for State and local taxes,	
for incidentals,	. 18,610 33
for expenses on real estate,	. 2,342 85
Deposits returned on perpetual fire risks, . \$18,124 (06
Gross cash expenditures,	. \$310,874 50
RISKS AND PREMIUMS.	
	Premiums.
Fire risks outstanding Dec. 31, 1893, . \$37,689,591	
Fire risks written during 1894, 30,085,216	00 346,318 14
Total,	
Deduct risks expired and terminated, 32,360,345 (00 365,640 20
In force at end of year, \$35,414,462 (
Deduct amount reinsured, 1,585,142	00 19,197 22
Vat	00 6400 905 10
Net amount in force, \$33,829,320 (
Perpetual risks in force (not included above), \$31,263,513	00 \$713,217 \$6
Miscellaneous.	
Premiums received from organization of company,	\$ 3,444,199 00
Losses paid from organization of company,	2,144,626 00
Fire losses incurred during the year,	169,287 00
Cash dividends declared from organization of company,	356,506 00
Dividends declared during the year (8 per cent.),	24,000 00
Company's stock owned by directors,	87,600 00

"UNITED STATES FIRE INSURANCE COMPANY," NEW YORK, N. Y.

[Incorporated April 1, 1824. Commenced business April 9, 1824.]

PAID-UP CAPITAL, \$250,000.

W. W. UNDERHILL, President.

W. H. GRIFFEN, Secretary.

	I WI TWILL.	TIME Dec . WINC.
United States bonds,	\$97,000 00	\$109,973 75
Rensselaer & Saratoga Railroad stock,	17,800 00	32,040 00
New York Central & Hudson River Railroad,.	10,000 00	9,837 50

. Summary	OF A	SSET	s De	c. 3	31, 189	4.			
Loans on mortgage of real esta	ate (f	irst li	ens*),	\$415,0	000	00		
Interest due or accrued thereo						759			
Stocks and bonds, as per sched					151,8	851	25		
Cash in the office of the compa	any,				18,	628	95		
Cash deposited in bank, .						128	84		
Interest due and accrued, .					9	918	52		
Premiums in course of collecti					61,0	085	03		
Reinsurance, etc.,		_			1,	395	29		
Gross assets,†								\$650,827	45
Deduct special deposits in other				•	•	•	•	13,605	
Balance,					•			\$637,222	45
	Lia	BILIT	IES.						
Losses adjusted, unpaid, .					\$14,	377	95		
claimed and reported,					28,	570	00		
disputed or resisted,					8,2	270	00		
Total amount of losses, .					\$51,	217	95		
Less reinsurance,					1,				
Dess remairance,	•	•	•	•					
Net amount of unpaid losses,			•		\$49,	973	75		
Unearned premiums on outsta	ndin	g risk	cs,		245,	108	91		
Due and accrued for rent, sala	ries,	etc.,			1,	939	97		
Commissions and brokerage,					13,	779	93		
Return premiums,					4,0	698	47		
Reinsurance,		. :			9,	898	64		
Gross liabilities, except ca	pital			. •	\$325,	399	67		
Deduct liability on special dep	_	0				787			
J I I I I I I I I I I I I I I I I I I I		,		-			_	317,612	04
Surplus as regards policy-holo	ders,							\$319,610	41
Paid-up capital,	-					•			
Surplus over capital, .	•	•	•	•	•	•	•	\$69,610	41
	I	NCOM	E.						
Fire premiums outstanding De	ec. 31	, 189	3,	•	\$77,	779	00		
Same not collected,				•		453	07		
37 / 11 / 1						00"			
Net collected,			•	•	\$77,				
Premiums on risks written or	rene	wea,	•	•	434,	720 —-	85		
Total,			•	•	\$512,	046	78		
Premiums now in course of co	ollect	cion,	•	•	57,	723	93		
Entire premiums collected,					\$454,	322	85		
Less reinsurance and return p	remi	ums,			127,	705	02		
Net cash fire premiums receiv	ed,			•			-	\$326,617	83
* Value of lands mortgaged, Value of buildings thereof Amount of insurance held	o, .	: llatera	i, :	:	: :	\$	553,5	000 00 000 00 000 00	
4 T1-11 A105 000				.1.1	m d - m 37	47	o wla 1		

[†] Including \$125,000 special reserve fund held under New York law.

Marine premiums outstanding Dec. 31, Same not collected,					
Net collected,		. 25,693	23		
Total,		. 3,361	91 10		
Entire premiums collected, Less reinsurance and return premiums,			81		
Net cash marine premiums received,				\$23,835	
Interest received on mortgages, . Interest and dividends received from all				23,576 2,246	
Gross cash income,			•	\$376,577	43
Expendit	TURES				
Cash paid for fire losses,		. \$208,465	25		
Deduct salvage and reinsurance, . Net cash paid for fire losses,	•	. 26,321	47		
Net cash paid for fire losses,	٠			\$ 182,143	
Cash paid for marine and inland losses,				11.279	
Cash dividends paid,				15.000 88,386	
for salaries of officers and en				25,593	
for State and local taxes,					
for rent and incidentals, .	•			26,603	
· Gross cash expenditures,	•			\$356,848	85
RISKS AND P.	REMIU	JMS.			
Fire risks outstanding Dec. 31, 1893,		\$48,897,924	00	Premium: \$499,104	
Fire risks written during 1894,		41,648,477			
Total,		\$90,546,401	00	\$933,824	89
Deduct risks expired and terminated,		38,706,624	00	388,232	
In force at end of year,		\$51,839,777	00	\$545,592	29
Deduct amount reinsured,	•	9,660,384	00	105,274	16
Net amount in force,		\$ 42,179,393	00	\$440,318	13
Marine risks outstanding Dec. 31, 1893, Marine risks written during 1894, .		\$651,887 954,810		\$21,557 25,693	
Total,		\$1,606,697 961,947		\$47,250 26,175	
In force at end of year,		\$644,750	00	\$ 21,075	30

MISCELLANEOUS.

Premiums received from organization of company,	\$5,438,282 00
Losses paid from organization of company,	2,917,218 00
Fire losses incurred during the year,	177,969 00
Marine and inland losses incurred during the year,	8,409 00
Cash dividends declared from organization of company,	1,816,590 00
Dividends declared during the year (6 per cent.),	15,000 00
Company's stock owned by directors,	53,100 00

UNITED STATES LLOYDS, NEW YORK, N. Y.

Commenced business December, 1872.

HIGGINS, COX & BARRETT, Attorneys.

DETAILED STATEMENT OF STOCKS AND BONDS.

DETAILED STAT	LEMENT	OF ST	OCK	S AND DO	NDS.	
				Par Val		Market Value
United States bonds,		•	•	\$50,000	00	\$54,550 00
New York city bonds, .				100,000	00	103,000 00
Boston city bonds,				50,000	00	56,750 00
		•		50,000	00	51,500 00
Cincinnati city bonds, .				50,000	00	51,000 00
West Shore R.R. bonds, .				50,000	00	51,500 00
Chicago, Rock Island & Pacif	ic R.R.	bonds,		50,000	00	50,875 00
Havana municipal bonds,		•		5,000	00	4,737 00
Atlantic Mutual Insurance Co	o. scrip,	•		50,660	00	50,660 00
				@455 CCO	00	@474.579.00
Securities held as collateral	for cas	h loans		\$ 455,660	00	\$474,572 00
Securities nera as contaction	TOL Cas	ii ioans		Market Val	ue.	Loaned Thereon.
New York Central & Hud. Ri	ver R.R	. stock,		\$29,400	00)	
Consolidated Gas Co. stock,				13,050	00 }	\$31,625 00
New York & Harlem R.R. sto	ock, .			14,763	00)	
Fourth National Bank stock,		•		18,750	00	15,000 00
Home Insurance Co. stock,		•		4,725	00)	
Long Island Loan & Trust Co	stock,			2,200	00	0.000.00
Texas Pacific R.R. bonds,				1,645	00 }	8,000 00
Missouri, Kansas & Texas R.I	R. stock	, .		1,300	00 j	
				****		**************************************
				\$ 85,833	00	\$54,625 00
SUMMARY	of Ass	ETS DE	cc. §	31, 1894.		
Stocks and bonds, as per sche				\$474,572	00	
Loans on collateral security, a				54,625		
Cash in the office of the comp				2,000	00	
Cash deposited in bank, .				151,450		
Interest due and accrued,.				9,275		
Premiums in course of collect	ion (gro	oss),		134,586	65	
Notes taken for marine and in	, 0			18,546	99	
Salvage and reinsurance, .				54,874		
Premiums paid on unterminat						
insurance,		26,174	10			
Gross assets,						\$899,930 68

LIABILITIES.

MISCELLANEO	ous.
Net amount in force,	\$2,016,774 00 \$34,666 01
Deduct amount reinsured,	5,243,274 00 55,122 56
In force at end of year,	\$7,260,048 00 \$89,788 57
Total,	\$256,812,804 00 \$1,379,013 82 249,552,756 00 1,289,225 25
Marine risks written during 1894,	249,026,451 00 1,280,344 93
Marine risks outstanding Dec. 31, 1893, .	\$7,786,353 00 \$98,668 89
RISKS AND PRE	
Gross cash expenditures,	\$347,745 74
Cash paid for salaries of officers and empl	
Cash dividends paid,	
Net cash paid for marine and inland losses	s, . ———— \$ 190,957 88
Cash paid for marine and inland losses, . Deduct salvage and reinsurance,	. \$940,878 37
Expenditui	RES.
Gross cash income,	\$462,094 23
Interest and dividends received from all s	
Net cash marine premiums received, . Received for commissions, etc.,	
Less reinsurance and return premiums, .	. 956,876 06
Entire premiums collected,	. \$1,289,225 25
Total,	
Marine premiums outstanding Dec. 31, 189 Premiums on risks written or renewed, .	
Income.	
Surplus,	\$646,542 79
Gross liabilities,	
Return premiums,	
Commissions and brokerage,	. 8,762 20
Trust funds,	. 6,354 52 . 1,542 00
Unearned premiums on outstanding risks,	
Losses claimed and reported,	. \$123,875 00

Marine and inland losses incurred during the year, . . \$1,086,298 00

"WESTCHESTER FIRE INSURANCE COMPANY," NEW YORK, N.Y.

[Incorporated as mutual March 14, 1837. Commenced business as joint-stock Jan. 1, 1870.] PAID-UP CAPITAL, \$300,000.

GEO. R. CRAWFORD, President.

JOHN Q. UNDERHILL, Secretary.

\$402,900 00 452,600 00 391,550 00

DETAILED STATEMENT OF STOCKS	S AND BON	VDS.
	Par Val	ue. Market Value.
New York & Harlem Railroad stock,	\$60,000	00 \$156,000 00
Albany & Susquehanna Railroad stock,	40,000	00 66,800 00
Rensselaer & Saratoga Railroad stock,	50,000	90,000 00
N. Y., Lackawanna & Western R.R. stock,	80,000	92,800 00
Long Island Railroad stock,	50,000	00 44,000 00
N. Y. Central & Hudson River Railroad stock,	50,000	00 49,000 00
Rome, Watertown & Ogdensburg R.R. stock,.	50,000	00 58,000 00
Delaware & Hudson Canal stock,	50,000	00 63,500 00
Western Union Telegraph stock,	50,000	00 44,000 00
Consolidated Gas stock,	50,000	00 65,500 00
Underwriters' Salvage Company,	1,000	00 1,000 00
United States consols,	75,000	00 84,750 00
Richmond City, Va., bonds,	16,000	
N. Y., Lake Erie & Western Railroad bonds, .	20,000	
Chicago, Burlington & Quincy R.R. bonds, .	20,000	
St. Joseph & Grand Island Railroad bonds, .	20,000	00 11,600 00
Housatonic Railroad bonds,	20,000	
Philadelphia & Reading Railroad bonds,	25,000	
Atchison, Topeka & Santa Fé Railroad bonds,	20,000	
Chesapeake & Ohio Railroad bonds,	20,000	00 21,200 00
N. Y., West Shore & Buffalo Railroad bonds, .	20,000	
N. Y., Ontario & Western R.R. bonds,	10,000	
Western Union Telegraph bonds,	15,000	
,		
	\$812,000	00 \$995,250 00
SUMMARY OF ASSETS DEC. S	31, 1894.	
Cash value of unencumbered real estate,	\$207,000	00
Loans on mortgage of real estate (first liens*),	365,350	
Interest due or accrued thereon,	3,832	
Stocks and bonds, as per schedule,	995,250	
Cash deposited in bank,	142,656	
Premiums in course of collection (gross),	236,940	
Premiums more than 3 months due, \$11,862 50	200,010	**
Gross assets,		\$1,951,029 42
Deduct special deposits in other States,		. 100,750 00
2 control operate in other states, 4		
Balance,		. \$1,850,279 42
	-	

Value of lands mortgaged, . . . Value of buildings thereon, . . .

Amount of insurance held as collateral,

* Value of lands mortgaged,

Liabili	ITIES.					
Losses adjusted, unpaid,			\$39,274	79		
claimed and reported,			113,153	00		
disputed or resisted,						
Total amount of losses,			\$ 155,427	79		
Less reinsurance,			3,823			
Net amount of unpaid losses,			\$151.604	49		
Unearned premiums on outstanding ris						
Commissions and brokerage,						
Reinsurance disallowed,						
Gross liabilities, except capital, .			\$1,297,425	86		
Deduct liability on special deposits,			44,458	39		
J i II i I I I I I I I I I I I I I I I I					\$1,252,967	47
Surplus as regards policy-holders, .					\$597.311	95
Paid-up capital,						
						_
Surplus over capital,	•	٠		•	\$297,311	95
Incom	IE.					
Fire premiums outstanding Dec. 31, 189	93.		\$196.838	37		
Same not collected,			1.672	93		
Net collected,			\$195,165	11		
Premiums on risks written or renewed,			1,649,890			
Total,			\$1 ,845,056	13		
Premiums now in course of collection,			248,802	91		
Entire premiums collected,			\$1. 596.253			
Less reinsurance and return premiums,			109,203	06		
Net cash fire premiums received, .					\$1,487,050	16
Interest received on mortgages, .						
Interest and dividends received from al	l othe	r s	ources	·	45.961	06
Income from rents,					905	
Gross eash income,					\$1,552,142	67
Gross cash meome,	•	•		•	ψ1,00±,1±=	0.
Expendi	TURES	3.				
Cash paid for fire losses,						
Deduct salvage and reinsurance, .	•	•	49,912	79		
Net cash paid for fire losses,				-	\$839,792	
Cash dividends paid,					30,000	
Cash paid for commissions and brokera	0 .				302,799	
for salaries of officers and en					46,378	
for State and local taxes,.					28,285	
for incidentals,	•	•			172,615	97
Gross cash expenditures,					\$1,419,871	88

Risks and Premiu	MS.		
			Premiums.
· ·			\$2,048,592 62
Fire risks written during 1894,	137,926,262	00	1,649,890 69
Total,	\$ 328,707,331	00	\$3,698,483 31
Deduct risks expired and terminated, .			1,482,919 46
	2100 000 170		00017.700.07
·			\$2,215,563 85
Deduct amount reinsured,	5,616,181	00	63,499 94
Net amount in force,	\$194,075,997	00	\$2,152,063 91
MISCELLANEOUS.			
Premiums received from organization of com	pany, .	4	\$19,794,645 00
Losses paid from organization of company,			10,995,727 00
Fire losses incurred during the year,			832,431 00
Cash dividends declared from organization of			678,000 00
Dividends declared during the year (10 per ce	ent.), .		30,000 00
Company's stock owned by directors, .		•	77,590 00
"THE WESTERN INSURANCE COMP.		IT.	rsburgh,"
PITTSBURGH, P	A.		
[Incorporated March 20, 1849. Commenced	business May 1	, 184	19.]
[Incorporated March 20, 1849. Commenced PAID-UP CAPITAL, \$300,		, 184	19.]
[Incorporated March 20, 1849. Commenced Paid-up Capital, \$300, ALEXANDER NIMICK, President.	,000.		BERT, Secretary.
PAID-UP CAPITAL, \$300,	wм. Р. н	ERE	BERT, Secretary.
PAID-UP CAPITAL, \$300, ALEXANDER NIMICK, President. DETAILED STATEMENT OF STOC	WM. P. H KS AND BOY	ERE	SERT, Secretary. Market Value.
PAID-UP CAPITAL, \$300, ALEXANDER NIMICK, President. DETAILED STATEMENT OF STOC United States bonds,	WM. P. H. KS AND BOY Par Va . \$30,000	ERENDS.	ERT, Secretary. Market Value. \$33,900 00
PAID-UP CAPITAL, \$300, ALEXANDER NIMICK, President. DETAILED STATEMENT OF STOC United States bonds, Allegheny County bonds,	WM. P. H. KS AND BON Par Va. . \$30,000 . 20,000	ERE NDS: lue. 00 00	BERT, Secretary. Market Value. \$33,900 00 20,000 00
PAID-UP CAPITAL, \$300, ALEXANDER NIMICK, President. DETAILED STATEMENT OF STOC United States bonds, Allegheny County bonds, Pittsburgh Junction Railroad bonds,	WM. P. H. KS AND BON Par Va . \$30,000 . 20,000 . 23,000	ERE NDS: lue. 00 00	Market Value. \$33,900 00 20,000 00 26,040 00
PAID-UP CAPITAL, \$300, ALEXANDER NIMICK, President. DETAILED STATEMENT OF STOC United States bonds, Allegheny County bonds, Pittsburgh Junction Railroad bonds, Pittsburgh & Western Railroad bonds,	WM. P. H. KS AND BON Par Va. \$30,000 20,000 23,000 10,000	ERE 00 00 00 00 00	Market Value. \$33,900 00 20,000 00 26,040 00 8,350 00
PAID-UP CAPITAL, \$300, ALEXANDER NIMICK, President. DETAILED STATEMENT OF STOC United States bonds, Allegheny County bonds, Pittsburgh Junction Railroad bonds, Pittsburgh & Western Railroad,	WM. P. H. KS AND BOY Par Va. \$30,000 20,000 23,000 10,000 5,000	ERE 00 00 00 00 00	Market Value. \$33,900 00 20,000 00 26,040 00 8,350 00 1,700 00
PAID-UP CAPITAL, \$300, ALEXANDER NIMICK, President. DETAILED STATEMENT OF STOCE United States bonds, Allegheny County bonds, Pittsburgh Junction Railroad bonds, Pittsburgh & Western Railroad bonds, 100 shares Pittsburgh & Western Railroad, Lawrence Railroad bonds,	WM. P. H. KS AND BOY Par Va . \$30,000 . 20,000 . 23,000 . 10,000 . 5,000 . 1,000	ERE 00 00 00 00 00 00	Market Value. \$33,900 00 20,000 00 26,040 00 8,350 00 1,700 00 1,010 00
PAID-UP CAPITAL, \$300, ALEXANDER NIMICK, President. DETAILED STATEMENT OF STOC United States bonds, Allegheny County bonds, Pittsburgh Junction Railroad bonds, Pittsburgh & Western Railroad, 100 shares Pittsburgh & Western Railroad,	WM. P. H. KS AND BON Par Va. \$30,000 20,000 10,000 5,000 1,000 15,000	NDS due. 00 00 00 00 00 00 00 00	Market Value. \$33,900 00 20,000 00 26,040 00 8,350 00 1,700 00 1,010 00 15,300 00
PAID-UP CAPITAL, \$300, ALEXANDER NIMICK, President. DETAILED STATEMENT OF STOC United States bonds, Allegheny County bonds, Pittsburgh Junction Railroad bonds, Pittsburgh & Western Railroad, 100 shares Pittsburgh & Western Railroad, Lawrence Railroad bonds, Pittsburgh & Allegheny Bridge Co. bonds, Wilkinsburg Borough bonds,	WM. P. H. KS AND BOY Par Va. 30,000 20,000 23,000 10,000 1,000 15,000 30,000	VDS. lue. 00 00 00 00 00 00 00 00	Market Value. \$33,900 00 20,000 00 26,040 00 8,350 00 1,700 00 1,010 00 15,300 00 30,600 00
PAID-UP CAPITAL, \$300, ALEXANDER NIMICK, President. DETAILED STATEMENT OF STOCE United States bonds, Allegheny County bonds, Pittsburgh Junction Railroad bonds, Pittsburgh & Western Railroad bonds, 100 shares Pittsburgh & Western Railroad, Lawrence Railroad bonds, Pittsburgh & Allegheny Bridge Co. bonds, Wilkinsburg Borough bonds, Braddock Township school bonds,	WM. P. H. KS AND BOY Par Va 30,000 20,000 10,000 5,000 1,000 15,000 30,000 6,000	NDS. 00 00 00 00 00 00 00 00 00	Market Value. \$33,900 00 20,000 00 26,040 00 1,700 00 15,300 00 30,600 00 6,000 00
PAID-UP CAPITAL, \$300, ALEXANDER NIMICK, President. DETAILED STATEMENT OF STOCE United States bonds, Allegheny County bonds, Pittsburgh Junction Railroad bonds, Pittsburgh & Western Railroad bonds, 100 shares Pittsburgh & Western Railroad, Lawrence Railroad bonds, Pittsburgh & Allegheny Bridge Co. bonds, Wilkinsburg Borough bonds, Braddock Township school bonds, New Brighton school bonds,	WM. P. H. KS AND BON Par Va 30,000 20,000 10,000 5,000 15,000 15,000 6,000 9,000	UDS. due. 00 00 00 00 00 00 00 00 00 00 00 00 00	Market Value. \$33,900 00 20,000 00 26,040 00 1,700 00 15,300 00 30,600 00 6,000 00 9,150 00
PAID-UP CAPITAL, \$300, ALEXANDER NIMICK, President. DETAILED STATEMENT OF STOC United States bonds, Allegheny County bonds, Pittsburgh Junction Railroad bonds, . Pittsburgh & Western Railroad bonds, . 100 shares Pittsburgh & Western Railroad, . Lawrence Railroad bonds, Pittsburgh & Allegheny Bridge Co. bonds, Wilkinsburg Borough bonds, Braddock Township school bonds, New Brighton school bonds, German Protestant Evangelical Church bonds.	WM. P. H. KS AND BOY Par Va. \$30,000 20,000 23,000 10,000 1,000 15,000 30,000 6,000 9,000 8,500	VDS. lue. 00 00 00 00 00 00 00 00 00 00 00 00	Market Value. \$33,900 00 20,000 00 26,040 00 8,350 00 1,700 00 1,010 00 15,300 00 30,600 00 6,000 00 9,150 00 8,670 00
PAID-UP CAPITAL, \$300, ALEXANDER NIMICK, President. DETAILED STATEMENT OF STOCE United States bonds,	WM. P. H. KS AND BOY Par Val. \$30,000 20,000 23,000 10,000 5,000 1,000 30,000 6,000 9,000 8,500 6,000	NDS. lue. 00 00 00 00 00 00 00 00 00 00 00 00 00	Market Value. \$33,900 00 20,000 00 26,040 00 8,350 00 1,700 00 1,010 00 15,300 00 30,600 00 6,000 00 9,150 00 8,670 00 6,000 00
PAID-UP CAPITAL, \$300, ALEXANDER NIMICK, President. DETAILED STATEMENT OF STOC United States bonds, Allegheny County bonds, Pittsburgh Junction Railroad bonds, . Pittsburgh & Western Railroad bonds, . 100 shares Pittsburgh & Western Railroad, . Lawrence Railroad bonds, Pittsburgh & Allegheny Bridge Co. bonds, Wilkinsburg Borough bonds, Braddock Township school bonds, New Brighton school bonds, German Protestant Evangelical Church bonds.	WM. P. H. KS AND BOY Par Va. \$30,000 20,000 23,000 10,000 1,000 15,000 30,000 6,000 9,000 8,500	NDS. lue. 00 00 00 00 00 00 00 00 00 00 00 00 00	Market Value. \$33,900 00 20,000 00 26,040 00 8,350 00 1,700 00 1,010 00 15,300 00 30,600 00 6,000 00 9,150 00 8,670 00
PAID-UP CAPITAL, \$300, ALEXANDER NIMICK, President. DETAILED STATEMENT OF STOCE United States bonds,	WM. P. H. KS AND BOY Par Val. \$30,000 20,000 23,000 10,000 5,000 1,000 30,000 6,000 9,000 8,500 6,000	00 00 00 00 00 00 00 00 00 00 00 00 00	Market Value. \$33,900 00 20,000 00 26,040 00 8,350 00 1,700 00 1,010 00 15,300 00 30,600 00 6,000 00 9,150 00 8,670 00 6,000 00
ALEXANDER NIMICK, President. DETAILED STATEMENT OF STOCE United States bonds,	WM. P. H. KS AND BOY Par Va \$30,000 20,000 23,000 10,000 5,000 15,000 30,000 6,000 9,000 8,500 6,000 5,000 15,000 8,500 15,000 8,500 15,000 15,000 15,000 15,000 15,000 15,000 15,000 15,000 15,000 15,000 15,000 15,000 15,000 15,000	00 00 00 00 00 00 00 00 00 00 00 00 00	Market Value. \$33,900 00 20,000 00 26,040 00 8,350 00 1,700 00 1,010 00 15,300 00 30,600 00 6,000 00 9,150 00 8,670 00 6,000 00 5,000 00
ALEXANDER NIMICK, President. DETAILED STATEMENT OF STOCK United States bonds,	WM. P. H. KS AND BON Par Va 30,000 20,000 10,000 5,000 15,000 30,000 6,000 9,000 8,500 6,000 5,000 8,500 16,000 8,500 16,000 8,500 16,000 8,500 16,000 8,500	OO 00 00 00 00 00 00 00 00 00 00 00 00 0	Market Value. \$33,900 00 20,000 00 26,040 00 8,350 00 1,700 00 1,010 00 15,300 00 30,600 00 6,000 00 9,150 00 8,670 00 6,000 00 5,000 00
ALEXANDER NIMICK, President. DETAILED STATEMENT OF STOCE United States bonds,	WM. P. H. KS AND BOY Par Va. \$30,000 20,000 23,000 10,000 1,000 15,000 30,000 6,000 9,000 8,500 6,000 5,000 168,500 188,500 188,500 188,500 188,500	O0 00 00 00 00 00 00 00 00 00 00 00 00 0	Market Value. \$33,900 00 20,000 00 26,040 00 8,350 00 1,700 00 1,010 00 15,300 00 30,600 00 6,000 00 9,150 00 8,670 00 6,000 00 5,000 00

* Value of lands mortgaged, Value of buildings thereon, . . . Amount of insurance held as collateral,

\$215,300 00 . 332,800 00 . 169,250 00

Internate due on accument the annual	
Interest due or accrued thereon, \$2,797 10 Stocks and bonds, as per schedule,	
Stocks and bonds, as per schedule, 171,720 00 Cash in the office of the company, 1,251 68	
Premiums in course of collection (gross), . 24,550 52 Gross assets,	\$474,365 96
Gross assets,	\$\$1\$.0°0 30
Liabilities.	
Losses adjusted, unpaid,	
disputed or resisted,	
Unearned premiums on outstanding risks,	
State and local taxes,	
Reinsurance disallowed, 1,160 17	107 515 40
Gross liabilities, except capital,	137,515 38
Surplus as regards policy-holders,	\$336.850.58
Paid-up capital,	
tand-up capital,	0110,000
Surplus over capital,	\$36,550 55
Income.	
Fire premiums outstanding Dec. 31, 1893, . \$24,276 33	
Premiums on risks written or renewed, 199,791 08	
Total,	
Total,	
Premiums now in course of collection, 24.550 52	
Premiums now in course of collection,	
Premiums now in course of collection,	
Premiums now in course of collection,	\$ 175.209 51
Premiums now in course of collection,	
Premiums now in course of collection,	289 63 10,248 98
Premiums now in course of collection,	289 63 10,248 98 6,709 87
Premiums now in course of collection,	289 63 10,248 98 6,709 87
Premiums now in course of collection,	289 63 10,248 98 6,709 87 1,000 00
Premiums now in course of collection,	289 63 10,248 98 6,709 87 1,000 00
Premiums now in course of collection,	289 63 10,248 98 6,709 87 1,000 00
Premiums now in course of collection,	289 63 10,248 98 6,709 87 1,000 00
Premiums now in course of collection,	289 63 10,248 98 6,709 87 1,000 00
Premiums now in course of collection,	289 63 10,248 98 6,700 87 1,000 00 \$193,547 99
Premiums now in course of collection,	289 63 10,248 98 6,709 87 1,000 00 \$193,547 99
Premiums now in course of collection,	289 63 10,248 98 6,709 87 1,000 00 \$193,547 99 \$87,790 60 9,000 00
Premiums now in course of collection,	289 63 10,248 98 6,700 87 1,000 00 \$193,547 99 \$87,790 60 9,000 00 33,190 22
Premiums now in course of collection,	289 63 10,248 98 6,709 87 1,000 00 \$193,547 99 \$57,790 60 9,000 00 33,190 22 7,290 00
Expenditures. Cash paid for fire losses, Cash paid for fire losses, Cash paid for commissions and brokerage, for State and local taxes, Entire premiums now in course of collection, 24,550 52 8199,516 89 Less reinsurance and return premiums, 24,217 38 Net cash fire premiums received, Cash marine premiums received, Interest received on mortgages, Interest and dividends received from all other sources, Expenditures. Cash paid for fire losses, 4,152 99 Net cash paid for fire losses, Cash dividends paid, Cash paid for commissions and brokerage, for State and local taxes,	289 63 10,248 98 6,709 87 1,000 00 \$193,547 99 \$57,790 00 9,000 00 33,190 22 7,290 00 4,317 96
Premiums now in course of collection,	289 63 10,248 98 6,709 87 1,000 00 \$193,547 99 \$57,790 60 9,000 00 33,190 22 7,290 00
Expenditures. Cash paid for fire losses, Cash paid for fire losses, Cash paid for commissions and brokerage, for State and local taxes, Entire premiums now in course of collection, 24,550 52 8199,516 89 Less reinsurance and return premiums, 24,217 38 Net cash fire premiums received, Cash marine premiums received, Interest received on mortgages, Interest and dividends received from all other sources, Expenditures. Cash paid for fire losses, 4,152 99 Net cash paid for fire losses, Cash dividends paid, Cash paid for commissions and brokerage, for State and local taxes,	289 63 10,248 98 6,709 87 1,000 00 \$193,547 99 \$57,790 60 9,000 00 33,190 22 7,290 60 4,317 96 6,730 39

RISKS AND PREMIUMS.	
Fire risks outstanding Dec. 31, 1893, \$16,763,287 00 \$194,799 Fire risks written during 1894, 16,021,987 00 199,799	12
Total,	
In force at end of year,	
Net amount in force,	3 98
Marine risks written during 1894, \$35,542 00 \$288 Deduct risks expired and terminated, 35,542 00 288	9 63
Miscellaneous.	
Premiums received from organization of company,	3 00 4 00 0 00 0 00

"WILLIAMSBURGH CITY FIRE INSURANCE COMPANY," BROOKLYN, N. Y.

[Incorporated March, 1853. Commenced business March, 1853.]

PAID-UP CAPITAL, \$250,000.

MARSHALL S. BRIGGS, President.

FRED'K H. WAY, Secretary.

DETAILED STATEMENT OF STOCKS AND BONDS.	
Par Value.	Market Value.
Richmond, Va., bonds,	\$ 13,432 50
Georgia State bonds,	28,000 00
Long Island Bank, Brooklyn, stock, 10,000 00	12,000 00
First National Bank, Brooklyn, stock, 5,000 00	22,500 00
People's Gas Light Co., Brooklyn, stock, . 6,500 00	5,525 00
Metropolitan Gas Light Co., Brooklyn, stock, . 5,000 00	8,000 00
Dry Dock, E. B'way & Battery R.R. stock, . 20,000 00	30,000 00
Kings County Trust Co., Brooklyn, stock, . 9,000 00	22,950 00
Brooklyn City Railroad stock, 100,000 00	167,000 00
New York & New Jersey Telephone Co. stock, 10,000 00	9,500 00
Brooklyn & New York Ferry Company stock, 5,000 00	10.000 00
Second Avenue Railroad Co. of N. Y. stock, . 18,000 00	27,000 00
Brooklyn Trust Company stock, 3,000 00	12,000 00
C., C., C. & St. Louis Railroad Company stock, 10,000 00	3,800 00
Union Ferry Company of Brooklyn stock, . 12,000 00	7,800 00
Long Island Traction Co. of Brooklyn stock, . 225,000 00	29,250 00
Long Island Traction Co. of Brooklyn notes, . 19,000 00	15,770 00
\$496,000 00	\$424,527 50

Title Guarantee & Trust Company stock,	* Value of lands mortgaged, Value of buildings thereon,		278,0	500 00 100 00 300 00
Title Guarantee & Trust Company stock,	Surplus over capital,			\$602,307 90
Title Guarantee & Trust Company stock,	Paid-up capital,	•	٠	250,000 00
Title Guarantee & Trust Company stock, Amphion Academy stock,				
Title Guarantee & Trust Company stock, Amphion Academy stock,			_	
Title Guarantee & Trust Company stock, Amphion Academy stock,				
Title Guarantee & Trust Company stock, Amphion Academy stock,		\$615.111	65	
Title Guarantee & Trust Company stock, Amphion Academy stock,				
Title Guarantee & Trust Company stock,	9			
Title Guarantee & Trust Company stock,				
Title Guarantee & Trust Company stock,	· ·			
Title Guarantee & Trust Company stock,	•			
Title Guarantee & Trust Company stock,		· · · · · · · · · · · · · · · · · · ·		
Title Guarantee & Trust Company stock,				
Title Guarantee & Trust Company stock,	Net amount of unpaid losses	\$50.010	45	
Title Guarantee & Trust Company stock,	Less reinsurance,	. S,453	67	
Title Guarantee & Trust Company stock,				
Title Guarantee & Trust Company stock,	disputed of resisted,			
Title Guarantee & Trust Company stock,				
Title Guarantee & Trust Company stock,	elaimed and reported	36.036		
Title Guarantee & Trust Company stock,		\$10.007	0.2	
Title Guarantee & Trust Company stock,				
Title Guarantee & Trust Company stock,	Balance,			\$1,454,104 04
Title Guarantee & Trust Company stock,	Deduct special deposits in other States, .			41,432 50
Title Guarantee & Trust Company stock,				
Title Guarantee & Trust Company stock,				
Title Guarantee & Trust Company stock,			18	
Title Guarantee & Trust Company stock,				
Title Guarantee & Trust Company stock,				
Title Guarantee & Trust Company stock,				
Title Guarantee & Trust Company stock,				
Title Guarantee & Trust Company stock,			38	
Title Guarantee & Trust Company stock,	Loans on collateral security, as per schedule,	. 5,600	00	
Title Guarantee & Trust Company stock,				
Title Guarantee & Trust Company stock, . \$7,000 00 \$5,000 00 Amphion Academy stock,				
Title Guarantee & Trust Company stock,				
Title Guarantee & Trust Company stock,			00	
Title Guarantee & Trust Company stock, . \$7,000 00 \$5,000 00 Amphion Academy stock, . . . 250 00 6 600 00 Second Avenue Railroad stock, 	SUMMARY OF ASSETS DEC	31 1894		
Title Guarantee & Trust Company stock, . \$7,000 00 \$5,000 00 Amphion Academy stock,		\$7,850	00	\$5,600 00
Title Guarantee & Trust Company stock, . \$7,000 00 \$5,000 00 Amphion Academy stock,	Second Avenue Railroad stock,	. 600	00	,
Title Guarantee & Trust Company stock, . \$7,000 00 \$5,000 00				
Securities held as collateral for cash loans: — Market Value. Loaned Thereon.		Market Val		

[†] Including \$280,000 special reserve fund held under New York law.

INCOME.		
Fire premiums outstanding Dec. 31, 1893, . \$76,0	23 07	
*	29 44	
	00.00	
Net collected,		
Premiums on risks written or renewed, 651,4	73 41	
Total,	67 04	
	35 01	
————		
Entire premiums collected, \$654,7	32 03	
Less reinsurance and return premiums, 69,7	97 15	
Net cash fire premiums received, ———	\$584 ,	934 88
Interest received on mortgages,	14,	912 87
Interest and dividends received from all other sources,		161 35
Income from rents,	37,	138 03
Gross cash income,	\$654,	147 13
EXPENDITURES.		
Cash paid for fire losses,	14 71	
Deduct salvage and reinsurance, 17,3		
Net cash paid for fire losses,	, ,	481 15
Cash dividends paid,		230 00
Cash paid for commissions and brokerage,		709 13
for salaries of officers and employees, .		943 34
· · · · · · · · · · · · · · · · · · ·		698 55
for incidentals,		054 42
for expenses on real estate, ·	17,	545 56
Gross cash expenditures,	\$600,	662 15
RISKS AND PREMIUMS.		
		iums.
Fire risks outstanding Dec. 31, 1893, . \$120,596,8		629 63
Fire risks written during 1894,	86 00 651,	473 41
Total,	55 00 \$1,637,	03 04
	68 00 624,5	
Deduct risks expired and terminated, . 70,021,00		02 00
In force at end of year, \$120,944,78	87 00 \$1,012,	70 48
Deduct amount reinsured, 4,378,8	42 00 37,	392 80
Net amount in force,	45 00 \$ 975,1	77 68
100 amount in 10100,	to 00	
MISCELLANEOUS.		
Premiums received from organization of company,	\$ 14,313,	346 00
Losses paid from organization of company,		
Fire losses incurred during the year,		125 00
Cash dividends declared from organization of company,		
Dividends declared during the year (20 per cent.),		00 00
Company's stock owned by directors,		50 00
outputty stock of fled by differents,	. 04,0	00 00

AGGREGATE.

CAPITAL STOCK.		
Capital actually paid up in cash,		\$40,629,601
Scrip outstanding,		6,893,957
Sorip outstanding,		0,000,001
Acormo		
Assets.		0105 (66 000
Gross present assets,	•	\$165,489,332
Liabilities.		
Gross present liabilities,		\$81,749,197
INCOME.		
Cash actually received for fire premiums,		\$73.616,858
for marine and inland premiums,		6,728,536
for interest and dividends from all sources,		6,381,146
from all other sources,	•	858,794
from an other sources,	•	000,134
Chara each income		60= 505 004
Gross cash income,	•	\$87,555,334
T)		
EXPENDITURES.		
Cash actually paid during the year for fire losses,		\$44,196,572
for marine and inland losses,		4,314,714
for dividends to stockholders,		4,634,819
for redemption of scrip,		1,487,152
for interest to scrip-holders,		424,344
for brokerage and commission on premiums,		13, 68,808
for salaries and pay of officers and employees,	•	6,164,518
for State and local taxes,	•	1,727,932
for office and rocal taxes,	•	
for office, agency and incidental expenses, .		5,783,958
0		200 702 217
Gross cash expenditures,	•	\$82,502,817
35		
MISCELLANEOUS.		
Whole amount of fire risks written during the year,	•	\$8,266.510,862
premiums charged or receivable thereon,		90,226,664
marine and inland risks written during the ye	ar, .	1,373.218.992
premiums charged or receivable thereon,		8,838.028
fire risks terminated during the year, .		8,043,621,951
marine and inland risks terminated, .		871,304,525
fire risks outstanding at end of year,		10,570,078,225
marine and inland risks outstanding, .	•	165,756,303
		4.637,623
cash dividends declared during the year,		
fire losses incurred during the year,		40,912,124
marine losses incurred during the year, .		4,698.501

UNITED STATES BRANCHES OF

FOREIGN FIRE AND MARINE INSURANCE COMPANIES.

DETAILED STATEMENT OF ASSETS AND LIABILITIES, WITH ABSTRACT OF ANNUAL STATEMENTS, FOR THE YEAR ENDING DECEMBER 31, 1894.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

UNITED STATES BRANCH OF THE "ATLAS ASSURANCE COMPANY," LONDON, ENGLAND.

DEPOSIT CAPITAL, \$200,000.

J. M. NEUBURGER, General Manager.

Office, Chicago, Ill.

DETAILED STATEMENT OF STOCKS AND BONDS.	
Par Value.	Market Value.
United States bonds,	\$339,000 00
Boston city bonds,	201,150 00
Fitchburg Railroad bonds, 20,000 00	20,650 00
Pennsylvania Railroad bonds, 25,000 00	30,000 00
N. Y. Central & Hudson River Railroad bonds, 25,000 00	25,500 00
Boston & Maine Railroad, 25,000 00	28,500 00
New York & Putnam Railroad, 25,000 00	25,750 00
\$600,000 00	\$670,550 00
SUMMARY OF ASSETS DEC. 31, 1894.	
Stocks and bonds, as per schedule, \$670,550 00	
Cash in the office of the company, 1,298 76	
deposited in bank, 14,317 94	
deposited with trustees, 68,000 00	
Interest due and accrued, 6,138 00	
Premiums in course of collection (gross), . 94,803 03	
Gross assets,	\$ 855,107 73
$\it Unadmitted.$	
Special deposit in other States, \$113,000 00	
Cash not in control of trustees, 15,616 70	
	128,616 70
Balance,	\$726,491 03
Liabilities.	
Losses adjusted, unpaid, \$23,414 64	
claimed and reported, 50,902 31	
disputed or resisted, 5,850 00	
Total amount of losses,	
Less reinsurance,	
Net amount of unpaid losses, \$72,433 06	
Unearned premiums on outstanding risks, . 396,097 34	

Due and accrued for rent, salaries, etc., Commissions and brokerage, Reinsurance disallowed,		0.000.00
	•	
Gross liabilities, except capital,	•	. \$494,944 12
Deduct liablility on special deposits,	•	. 28,140 00 \$466,804 12
Surplus as regards policy-holders, . Deposit capital,		200,000 00
Surplus over capital,	•	\$59,686 91
Incox	IE.	
Fire premiums outstanding Dec. 31, 189	93,	. \$96,804 72
Same not collected,	•	. 16,134 12
Net collected,		\$80,670 60
Premiums on risks written or renewed,		. 706,223 66
Total,		
Premiums now in course of collection,	•	94,803 03
Entire premiums collected,		\$692,091 23
Less reinsurance and return premiums,		. 105,589 37
Net cash fire premiums received, .		
Interest and dividends received from al	l sour	rces, 23,373 63
Gross cash income,	•	\$609,875 49
EXPENDI		
Cash paid for fire losses,		
Deduct salvage and reinsurance, .		
Net cash paid for fire losses, Cash paid for commissions and brokers		
for salaries of officers and e	•	
for State and local taxes,		,
for in ald on tola		
Gross cash expenditures,	•	
RISKS AND]	PREM	IUMS.
Fire risks outstanding Dec. 31, 1893,		Premiums. \$45,006,446 00 \$638,549 10
Fire risks written during 1894,	•	51,457,136 00 706,223 66
	•	
Total,		
•	•	\$96,463,582 00 \$1,344,772 76
Deduct risks expired and terminated,		\$96,463,582 00 \$1,344,772 76 42,520,122 00 606,104 20
Deduct risks expired and terminated,	•	42,520,122 00 606,104 20
•		
Deduct risks expired and terminated, In force at end of year,		42,520,122 00 606,104 20 \$53,943,460 00 \$738,668 56
Deduct risks expired and terminated, In force at end of year, Deduct amount reinsured,		42,520,122 00 606,104 20 \$53,943,460 00 \$738,668 56 1,539,579 00 24,306 06 \$52,403 881 00 \$714,362 50

UNITED STATES BRANCH OF THE "BRITISH AMERICA ASSUR-ANCE COMPANY," TORONTO, CANADA.

DEPOSIT CAPITAL, \$300,000.

FREDERICK B. CARPENTER, New England Manager.

Office, 13 Central Street, Boston.

DETAILED STATEMENT OF STOCK	ks and Bonds	
	Par Value.	Market Value.
United States bonds,		\$342,487 50
Georgia State bonds,		28,250 00
City of Richmond, Va., bonds,	26,300 00	26,300 00
City of Toledo, Ohio, bonds,	50,000 00	51,125 00
City of Columbus, Ohio, bonds,	50,000 00	53,300 00
City of London, Canada, bonds,	150,000 00	150,000 00
City of Toronto, Canada, bonds,	90,125 00	90,125 00
City of Kingston, Canada, bonds,	20,000 00	21,672 91
City of Winnipeg, Canada, bonds,	20,000 00	21,132 00
New York & West Shore R.R. bonds,	50,000 00	52,187 50
Central Canada L. & S. Co.'s debentures, .	25,000 00	25,000 00
Dominion of Canada stock,	12,000 00	12,540 00
Dominion of Onlinear Crooks,		
	\$823,425 00	\$874,119 91
SUMMARY OF ASSETS DEC.	31, 1894.	
Loans on mortgage of real estate (first liens*),	\$60,000 00	
Interest due or accrued thereon,	2,671 18	
Stocks and bonds, as per schedule,	874,119 91	
Cash deposited in bank,	19,479 85	
Interest due and accrued,	11,053 50	
Premiums in course of collection (gross), .	182,242 78	
Notes taken for marine and inland risks, .	14,629 54	
Premiums more than 3 months due, \$4,711 72	,0-0	
Gross assets,		\$1,164,196 76
		\$ 2,202,200
Unadmitted. Special deposits in other States,	\$ 158,975 00	
-	19,479 85	
Cash not in control of trustees,	19,479 80	178,454 85
Balance,		\$985,741 91
Liabilities.		
Losses adjusted, unpaid,	\$ 27,205 78	
claimed and reported,	110,588 23	
disputed or resisted,	23,030 00	
tal parton of rocaston,		
Total amount of losses,	\$160,824 01	
Less reinsurance,	10,097 61	
Net amount of unpaid losses,	\$150,726 40	
* Value of lands mortgaged,	40,0	000 00 000 00 000 00

Unearned premiums on outstanding risks, . \$575,996 06	
Commissions and brokerage, 20,073 18	
Return premiums,	
Reinsurance,	
Gross liabilities, except capital, \$764,380 45	
Deduct liability on special deposits, 80,391 86	
Todate habitay on special deposits,	\$683,988 59
Surplus as regards policy-holders,	\$301,753 23
Deposit capital,	200 000 00
Deposit capital,	
Surplus over capital,	\$1,753 23
Tygova	
INCOME. Fire premiums outstanding Dec. 31, 1893, . \$209,448 81	
Fire premiums outstanding Dec. 31, 1893, \$209,448 83 Same not collected,	
Same not confected,	•
Net collected, \$209,014 39)
Premiums on risks written or renewed, 1,178,034 68	3
Total,	- 7
· · · · · · · · · · · · · · · · · · ·	
Premiums now in course of collection, 173,713 48	-
Entire premiums collected, \$1,213,335 59)
Less reinsurance and return premiums, 215,523 58	3
Net cash fire premiums received, — — —	- \$997,812 01
Marine premiums outstanding Dec. 31, 1893, . \$15,458 83	
Premiums on risks written or renewed, 198,010 16	3
Total,	-
7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
Premiums now in course of collection, 13,241 09	-
Entire premiums collected, \$200,227 93	7
Less reinsurance and return premiums, 22,455 78	3
Net cash marine premiums received,	- 177,772 19
Interest received on mortgages,	1,228 82
Interest and dividends received from all other sources, .	. 36,151 21
Gross cash income,	. \$1,212,964 23
,	, , , , , , , , , , , , , , , , , , , ,
EXPENDITURES.	
Cash paid for fire losses,	
Deduct salvage and reinsurance,	
Net cash paid for fire losses,	
Cash paid for marine and inland losses, \$126,946 4	
Deduct salvage and reinsurance,	- 108,373 57
Cash paid for commissions and brokerage,	. 238,863 09
for salaries of officers and employees,	. 21,519 56
for State and local taxes,	. 26,550 26
for incidentals,	. 94,177 92
Remitted to home office,	
Gross cash expenditures,	. \$1,056,924 99

RISKS AND PREMIUMS.

				Premiums.	
Fire risks outstanding Dec. 31, 1893,	. 8	78,805,850	00	\$1,000,882	78
Fire risks written during 1894,		86,618,221	00	1,178,034	68
Total,	. \$1	165,424,071	00	\$2,178,917	46
Deduct risks expired and terminated,		84,769,210	00	1,075,000	65
In force at end of year,	. \$	80,654,861	00	\$1,103,916	81
Deduct amount reinsured,		1,094,959	00	14,144	76
Net amount in force,		79,559,902	00	\$ 1,089,772	05
Marine risks outstanding Dec. 31, 1893,		\$ 2,826,335	00	\$36,240	24
Marine risks written during 1894, .		16,898,588	00	198,010	16
Total,	. \$	19,724,923	00	\$ 234,250	40
Deduct risks expired and terminated,		16,875,564	00	207,372	34
Net amount in force,	•	\$ 2,849,359	00	\$ 26,878	06
MISCELLAN	NEOUS.				
Fire losses incurred during the year,				\$575,072	00
Marine and inland losses incurred during	ng the y	ear, .		118,794	00

UNITED STATES BRANCH OF THE "BRITISH AND FOREIGN MARINE INSURANCE COMPANY (LIMITED)," LIVERPOOL, ENGLAND.

DEPOSIT CAPITAL, \$300,000.

FRANK GAIR MACOMBER, New England Manager.

	Par Value.	Market Value.
Boston & Lowell Railroad bonds,	\$100,000 00	\$102,333 33
Fitchburg Railroad bonds,	80,000 00	80,925 00
Boston, Clinton, Fitch. & N. Bedford R.R. bonds,	2,000 00	2,330 00
Providence & Worcester Railroad bonds,	50,000 00	53,750 00
Boston & Maine Railroad bonds,	1,000 00	1,147 50
Old Colony Railroad bonds,	51,000 00	54,615 (0)
Eastern Railroad bonds,	20,840 00	25,604 00
Brooklyn city bonds,	42,000 00	40,950 00
New York city bonds,	58,000 00	59.015 00
United States bonds,	235,000 00	267,075 00
City of Portland water bonds,	9,000 00	9,990 00
Allegheny Valley Railroad bonds,	100,000 00	125,000 00
Pennsylvania Railroad bonds,	39,000 00	42,705 00
Chicago, Mil. & St. Paul Railroad bonds,	75,000 00	82,500 00
Richmond city bonds,	50,000 00	45,000 00
	\$912,840 00	\$992,939 83

SUMMARY OF ASSETS D					
Loans on mortgage of real estate (first lien		\$41,000			
Stocks and bonds, as per schedule,	•	992,939	83		
Cash deposited in bank,	•	56,988	66		
Premiums in course of collection (gross),		296,943			
Notes taken for marine and inland risks,		4,634	5 0		
Reinsurance due,		25,571	49		
Gross assets,				\$1,418,077	63
Unadm i $tted$					
Special deposits in other States,		\$192,865	00		
Cash not in control of trustees,		56,988			
• • • • • • • • • • • • • • • • • • •				2 49,8 5 3	66
				44 440 000	
Balance,	•	• •	•	\$1,168,223	97
Liabilities					
Losses adjusted and reported,	1.	\$170,702	38		
Losses disputed or resisted,		11,205	00		
Total amount of losses,	•	\$181,907			
Less reinsurance,	•	28,500	00		
Net amount of unpaid losses,		\$153,407			
Unearned premiums on outstanding risks,		396,745			
Unused balances of premium notes,	•	2,210	40		
State and local taxes,		2,852	51		
Commissions and brokerage,		17,197	28		
Return premiums,		10	30		
Reinsurance,		67,961	35		
Gross liabilities, except capital, .	•	\$640,384			
Deduct liability on special deposits,	•	6,225	01	004 150	01
				634,159	21
Surplus as regards policy-holders,				\$534,064	76
Deposit capital,				300,000	
	·	-	·		
Surplus over capital,				\$234,064	76
Income.					
Marine premiums outstanding Dec. 31, 1893	3, .	\$260,464	76		
Same not collected,					
Net collected,					
Premiums on risks written or renewed, .		1,934,796	72		
Total		20 101 105	20		
Total,		\$2,191,425			
Premiums now in course of collection, .	•	309,190	23		
Entire premiums collected,		\$1,882,235	07		
Less reinsurance and return premiums, .					
Net cash marine premiums received, .				\$1,233,901	59
Interest and dividends received from all sour					
Remittances from home office,	000,	\$289.919	15	10,550	30
Gross cash income,		¥200,012	10	\$ 1,279,895	47
oroso outinitionity, and a second	•	•	•	Q1,210,000	7.1

EXPENDITURES.

Cash paid for marine and inland losses, Deduct salvage and reinsurance, .		\$839,100 354,713			
Net cash paid for marine and inland los				\$484,387	03
Cash paid for commissions and brokera				145,870	
for salaries of officers and emp	_			91,444	
for State and local taxes,				21,531	
Remitted to home office,					
Gross cash expenditures,		-		\$ 743,233	
Risks and P	REMIUM	s.			
				Premium	
Marine risks outstanding Dec. 31, 1893,	. \$	24,996,539	00	\$ 326,768	25
Marine risks written during 1894, .	. 4	46,035,829	00	1,934,796	72
Total,	. \$4	71,032,368	00	\$2,261,564	97
Deduct risks expired and terminated,	4	39,378,852	00	1,830,078	55
In force at end of year,	. 8	31,653,516	00	\$431,486	42
Deduct amount reinsured,		7,029,272	00	82,782	92
Net amount in force,	. \$	24,624,244	00	\$ 348,703	50
Miscella	NEOUS.				
Marine and inland losses incurred durin		ear, .		\$ 459,051	00

UNITED STATES BRANCH OF THE "CALEDONIAN INSURANCE COMPANY," EDINBURGH, SCOTLAND.

DEPOSIT CAPITAL, \$200,000.

CHARLES H. POST,
N. A. McNEIL,
JAS. T. HOWES,

Managers.

Office, New York, N. Y.

		Par Value.	Market Value.
United States bonds,		\$300,000 00	\$339,750 00
New York City bonds,		200,000 00	204,500 00
State of Georgia bonds,		25, 000 00	26,000 00
City of Richmond, Va., bonds,	•	22,500 00	22,500 00
Penn. & New York Canal and R.R. bonds,	•	100,000 00	95,000 00
Lehigh Valley Railroad bonds,		50,000 00	60,500 00
Allentown Terminal Railroad bonds, .		50,000 00	50,000 00
Richmond & Petersburg Railroad bonds,		50,000 00	50,000 00
Chicago, Burlington & Quincy R.R bonds,		50,000 00	43,625 00
New York, Chicago & St. Louis R R. bonds,		65,000 00	66,625 00
St. Paul, Minn. & Manitoba Railroad bonds,		150,000 00	142,500 00

		Par Val	ue.	Market Val	ue.
Lake Erie & Western Railroad bonds, .		\$30,000	00	\$33,600	00
Chicago, Milwaukee & St. Paul R.R. bonds,		25,000	00	29,000	00
Fremont, Elkhorn & Missouri Val. R.R. b'ds.	, .	15,000	00	18,450	00
Albany & Susquehanna Railroad bonds, .		15,000	00	19,350	00
Jersey City bonds,		34,000	00	38,650	00
Phila, Wilmington & Balt. Railroad bonds,		50,000	00	52,000	00
Central Railroad of New Jersey bonds, .		100,000	00	112,500	00
City of Richmond, Va., bonds,		2,500	00	2,500	00
Pitts., Cin., Chi. & St. Louis R.R. bonds, .		50,000	00	52,250	00
Lehigh Valley Coal Company's bonds, .		25,000	00	25,500	00
Long Island Railroad Company's bonds,.		45,000	00	43,425	00
Baltimore & Ohio Railroad bonds,		100,000		103,000	
Chicago, Rock Island & Pacific bonds, .		50,000		50,750	
Manhattan Railway Company's bonds, .	·	50,000		48,500	
Transaction Plant and Company & Sounds,	Ů				
		\$1,654,000	00	\$1,729,975	00
SUMMARY OF ASSETS DI	EC.	31, 1894.			
Loans on mortgage of real estate (first liens	s),	\$50,000	00		
Stocks and bonds, as per schedule,		1,729,975	00		
Cash in the office of the company,		61	76		
Cash deposited in bank,		271,362	80		
Interest due and accrued,		14,496	67		
Premiums in course of collection (gross),		143,668			
Reinsurance,		5,246			
Gross assets,				\$2,214,810	67
,	Ť			, _ , _ , _ , _ ,	
Unadmitted. Special deposits in other States,		\$214,2 50	00		
•	•	61			
Cash not in control of trustees,	•			214,311	76
Balance, , ,			•	\$2, 000,498	91
LIABILITIES.					
Losses claimed and reported,	•	\$269,839			
Less reinsurance,	•	12,686	25		
No.		60:7 1:9	90		
Net amount of unpaid losses,	•	\$257,153			
Unearned premiums on outstanding risks,	•	1,407,421			
Commissions and brokerage,	•	21,900			
Reinsurance,	•	7,683			
All other liabilities,	•	35,657	30		
Gross liabilities, except capital, .		\$1,729,815	41		
Deduct liability on special deposits,	•	85,864			
Deduct hability on special deposits,	•	00,001		1,643,950	83
				1,010,000	
Surplus as regards policy-holders,				\$356,548	08
Deposit capital,	,			200,000	00
				2172740	-10
Surplus over capital,				\$ 156,548	08

Inco	ME.							
Fire premiums outstanding Dec. 31, 18 Premiums on risks written or renewed					242 376			
Total,					,619 ,668			
Entire premiums collected, Less reinsurance and return premiums			\$2,	586	,951	20		
Net cash fire premiums received, . Interest received on mortgages, .		•					\$2,105,699 3,000	00
Interest and dividends received from a	ill oth	ier :	sour	ces	, •	•	67,109	53
Gross cash income,	•						\$2,175,808	93
EXPEND	ITURE	es.						
Cash paid for fire losses,								
Deduct salvage and reinsurance, .								
Net cash paid for fire losses,	•	•	_					
Cash paid for commissions and broker					•	•	381,392	
for salaries of officers and e								
for State and local taxes,								
for rent and incidentals, .	•	•			•	•	201,068	68
Gross cash expenditures,	•	•			•		\$1,927,797	12
RISKS AND	PREM	HUM	ıs.					
Fire risks outstanding Dec. 31, 1893,		0	011	120	653	00	Premiums \$2,462,097	
Fire risks written during 1894,	•						2,393,376	
Total,		8	137,	155,	465	00	\$4,855,474	33
Deduct risks expired and terminated,							2,025,707	
In force at end of year, Deduct amount reinsured,							\$2,829,766 49,411	
Net amount in force,	•	-						
Miscella								
Fire losses incurred during the year,			•				\$ 1,149,134	00

UNITED STATES BRANCH OF THE "COMMERCIAL UNION ASSURANCE COMPANY (LIMITED)," LONDON, ENGLAND.

DEPOSIT CAPITAL, \$200,000.

CHARLES SEWALL, Resident Manager.

Office, New York, N. Y.

DETAILED	STATEMENT	OF STOCKS	AND .	BONDS.
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	Par Value,	Market Value.
United States bonds,	\$ 425,000 00	\$482,375 00
Akron & Chicago Junction Railroad bonds,	30,000 00	30,900 00

Dalica and Continue D. D. hands	Par Valu	
Baltimore & Ohio Southwestern R.R. bonds, .	\$50,000 (
Chicago Punlington & Opingy P.P. hands	50,000 0	, , , , , , , , , , , , , , , , , , ,
Chicago, Burlington & Quincy R.R bonds,	100,000	
Chicago, Milwaukee & St. Paul Railroad,	150,000 (
Chicago & Northwestern Railroad bonds,	124,000 (
Chicago, Rock Island & Pacific R.R. bonds,	60,000	
Clev., Cin., Chicago & St. Louis R.R. bonds, .	50,000 (
Denver & Rio Grande R.R. bonds,	60,000	
Indianapolis & Vincennes Railroad bonds, .	65,000 (· ·
Lehigh Valley of New York bonds,	50,000 (
Lehigh Valley Terminal Railroad bonds,	50,000	· · · · · · · · · · · · · · · · · · ·
Louisville & Nashville Railroad bonds,	50,000	•
Michigan Central Railroad bonds,	40,000	•
Milwaukee, Lake Shore & Western Railroad,.	25,000 (00 32,750 00
New York Central & Hudson River R.R. bonds,	30,000 (00 37,275 00
N. Y., Lackawanna & Western Railroad bonds,	50,000	00 66,000 00
Pittsburg, Fort, Wayne & Chicago Railroad, .	15,000 (00 23,550 00
Western Pennsylvania Railroad bonds,	50,000	50,500 00
West Shore Railroad bonds,	50,000 (52,250 00
Underwriters' Salvage Ass'n of New York, .	1,000 0	1,000 00
	\$1,575,000	00 \$1,763,514 16
	24 4224	
SUMMARY OF ASSETS DEC.		
Cash value of unencumbered real estate,	\$864,314	
Stocks and bonds, as per schedule,	• •	
Cash in the office of the company,	503 3	
Cash deposited in bank,	419,866	
Interest due and accrued,	25,549	
Premiums in course of collection (gross), .	460,374	34
Notes taken for marine and inland risks,	34,593	46
Rents due and accrued,	10,658 -	45
Reinsurance,	2,174	59
Premiums more than 3 months due, \$7,019 76		
Gross assets,		\$3,581,549 89
$\it Unadmitted.$		
Special deposits in other States,	\$255,375	00
Cash not in control of trustees,	57,252	
Vasi not in control of trustees,		312,627 34
Balance,		. \$3,268,922 55
Darance,	• • •	. \$0,200,922 00
Liabilities.		
Losses adjusted and reported,	\$253,992	06
Losses disputed or resisted,	38,729	00
m + 1	0202 721	-
Total amount of losses,	\$292,721	
Less reinsurance,	3,338 (00
Net amount of unpaid losses,	\$289,383	06
Unearned premiums on outstanding risks,	2,046,223 1	
onominate promining on onestanding risks,	ك روسيون 10 روسيان ال	-

Reclaimable on perpetual fire policies, .		\$50,261	36	
Commissions and brokerage,	•	65,818		
Return premiums and reinsurance,	•	3,132	97	
Reinsurance disallowed,		47,353	14	
Cross liabilities except vanital		60 500 170		
Gross liabilities, except capital,		\$2,502,176		
Deduct liability on special deposits, .	•	164,898	<u> </u>	\$2,337,278 14
Surplus as regards policy-holders,				\$ 931,644 41
Deposit capital,				200,000 00
	·	•		
Surplus over capital,	•		•	\$ 731,644 41
Income.				
Fire premiums outstanding Dec. 31, 1893,		\$484,710	59	
Premiums on risks written or renewed, .		3,276,975	89	
Total		09 701 000	40	
Total,		\$3,761,686		
Premiums now in course of collection, .	•	454,952	40	
Entire premiums collected,		\$ 3,306,734	08	
Less reinsurance and return premiums, .		739,767	64	
Net cash fire premiums received,				\$2,566,966 44
Marine premiums outstanding Dec. 31, 18	93, .			
Premiums on risks written or renewed, .		179,979		
m . I		2102.000		
Total,	•	\$ 185,060		
Premiums now in course of collection, .	•	5,421	91	
Entire premiums collected,		\$179,638	99	
Less reinsurance and return premiums, .				
Net cash marine premiums received,				166,411 10
Interest and dividends received from all s		ees,		77,691 51
Income from rents,				34,483 83
Deposits received for perpetual fire risks,		\$17,269	43	
				22017 772 02
Gross cash income,	•	•	•	\$2,840,002 88
Expenditui	RES.			
Cash paid for fire losses,		\$1,773,715	43	
Deduct salvage and reinsurance,				
Net cash paid for fire losses,				\$1,707,643 28
Cash paid for marine and inland losses,.	•	\$172,312	62	
Deduct salvage and reinsurance,				
Net cash paid for marine and inland losse				124,824 79
Cash paid for commissions and brokerage	, .			474,098 71
for salaries of officers and emp	loye	es,	•	136,068 03
for State and local taxes,	•		•	64,553 39
for incidentals,				
Deposits returned on perpetual fire risks,		\$9,275	77	
Remitted to home office,	•	145,754	76	
Gross cash expenditures,				\$2,641,219 12

RISKS AND PR	EMIUM	IS.		Premiums.	
Fire risks outstanding Dec. 31, 1893,		\$389,300,651	00	\$4,141,730 92	
Fire risks written during 1894, .	•			3,276,975 89	
Total,		\$668,962,562	00	\$7,418,706 81	
Deduct risks expired and terminated,	•	289,705,858	00	3,248,117 72	
In force at end of year,	•	\$379,256,704	00	\$4,170,589 09	
Deduct amount reinsured,	•	8,348,303	00	99,173 31	
Net amount in force,		\$370,908,401	00	\$4,071,415 78	
Perpetual risks in force (not included at	ove),	. \$2,624,279	00	\$55,845 95	
Marine risks outstanding Dec. 31, 1893,		\$ 2,481,259	00	\$4,340 30	
Marine risks written during 1894, .	•	30,290,720	00	179,979 26	
Total,	•	\$32,771,979	00	\$184,319 56	
Deduct risks expired and terminated,	•	30,983,457	00	165,606 96	
In force at end of year,		\$1,788,522	00	\$18,712 60)
Deduct amount reinsured,	•	205,072	00	2,153 25)
Net amount in force,		\$1,583,450	00	\$16,559 35	
Miscella	NEOU	·S.			
Fire losses incurred during the year,				\$1,601,497 00)
Marine and inland losses incurred duri	ng the	e year, .	•	94,825 00)

UNITED STATES BRANCH OF THE "HAMBURG-BREMEN FIRE INSURANCE COMPANY," HAMBURG, GERMANY.

DEPOSIT CAPITAL, \$200,000.

F. O. AFFELD, Resident Manager.

Office, New York, N. Y.

					Par Value	·	Market Va	
United States bonds,	•	•	•	•	\$100,000	00	\$113,000	00
State of Georgia bonds, .	•	•			25,000	00	28,562	50
New York city water stock,					130,000	00	132,925	00
New York city bonds,	•		•	•	100,000	00	102,000	00
City of Richmond, Va, bone	ds,.	•	•	•	15,000	00	16,500	00
City of Providence, R. I., be	onds,				25,000	00	29,218	75
City of Portland, Oregon, b	onds,				50,000	00	57,250	00
City of St. Louis, Mo., bond	ls, .				25,000	00	25,000	00
Chicago, Milwaukee & St. Pa	aul Ra	ilroa	d bor	nds,	15,000	00	17,175	00
Chicago & Northwestern Ra	ailroad	d bon	ds,		25,000	00	35,687	50
Chicago, Burlington & Quin	ey Ra	ilroad	l bon	ds,	20,000	00	24,700	00
Chicago, Rock Island & Pacis	fic Ra	ilroad	l bon	ds,	25,000	00	32,250	00

	Don Volue	Market Value
New York, Lake Erie & Western R.R. bonds,	Par Value \$25,000 0	
Central Pacific Railroad bonds,	20,000 0	
Panasa Dagitia Dailmand handa	20,000 0	and the same of th
Union Pacific Railroad bonds,	20,000 0	
Oregon Railway & Navigation Co. bonds,	10,000 0	
Northern Pacific Railroad bonds,	20,000 ()	
Louisville & Nashville Railroad bonds,	30,000 0	
Illinois Central Railroad bonds,		
	50,000 0	· ·
St. Paul, Minneapolis & Manitoba R.R. bonds,	15,000 0	
Wabash Railroad bonds,	25,000 0	
Long Island Railroad bonds,	30,000 0	
Atchison, Topeka & Santa Fé Railroad bonds,	25,000 0	
Lake Erie & Western Railroad bonds,	25,000 0	
New York, Chicago & St. Louis R.R bonds, .	30,000 0	
East Tenn., Virginia & Georgia R.R. bonds, .	25,000 0	0 25,750 00
Denver & Rio Grande Railroad bonds,	25, 000 0	20,500 00
Pennsylvania Railroad bonds,	10,000 0	0 11,600 00
Central Ohio Railroad bonds,	25,000 0	0 25,875 00
Pennsylvania Company bonds	30,000 0	33,600 00
Scioto Valley & New England R R. bonds, .	30,000 0	0 22,200 00
Chic., Mil. & St. Paul, Chic. & Pacific bonds, .	15,000 0	
Beech Creek Railroad bonds,	10,000 0	
Pennsylvania Railroad bonds,	15,000 0	
Tomasji, wana zamisana sonas, v		
	\$1,085,000 0	0 \$1,159,443 75
Crystany on Acente Dec		0 \$1,159,443 75
SUMMARY OF ASSETS DEC.	31, 1894.	
Stocks and bonds, as per schedule,	31, 1894. \$1,159,443 7	5
Stocks and bonds, as per schedule,	31, 1894. \$1,159,443 7 71,764 7	5 3
Stocks and bonds, as per schedule,	31, 1894. \$1,159,443 7 71,764 7 1,000 0	5 3 0
Stocks and bonds, as per schedule,	31, 1894. \$1,159,443 7 71,764 7 1,000 0	5 3 0
Stocks and bonds, as per schedule,	31, 1894. \$1,159,443 7 71,764 7 1,000 0	5 3 0
Stocks and bonds, as per schedule,	31, 1894. \$1,159,443 7 71,764 7 1,000 0 97,793 8	5 3 0
Stocks and bonds, as per schedule,	31, 1894. \$1,159,443 7 71,764 7 1,000 0 97,793 8	5 3 0 7
Stocks and bonds, as per schedule,	31, 1894. \$1,159,443 7 71,764 7 1,000 0 97,793 8	5 3 0 7 - \$1,330,002 35
Stocks and bonds, as per schedule,	\$1, 1894. \$1,159,443 7 71,764 7 1,000 0 97,793 8	5 3 0 7 - \$1,330,002 35
Stocks and bonds, as per schedule,	\$1, 1894. \$1,159,443 7 71,764 7 1,000 0 97,793 8 \$102,312 5 25,562 5	5 3 0 7 - \$1,330,002 35
Stocks and bonds, as per schedule,	\$1, 1894. \$1,159,443 7 71,764 7 1,000 0 97,793 8 \$102,312 5 25,562 5 29,218 7	5 3 0 7 - \$1,330,002 35
Stocks and bonds, as per schedule,	\$1, 1894. \$1,159,443 7 71,764 7 1,000 0 97,793 8 \$102,312 5 25,562 5	5 3 0 7 - \$1,330,002 35 0 0 0 5 3
Stocks and bonds, as per schedule,	\$1, 1894. \$1,159,443 7 71,764 7 1,000 0 97,793 8 \$102,312 5 25,562 5 29,218 7	5 3 0 7 - \$1,330,002 35 0 0 5 3 - 223,858 48
Stocks and bonds, as per schedule,	\$1, 1894. \$1,159,443 7 71,764 7 1,000 0 97,793 8 \$102,312 5 25,562 5 29,218 7	5 3 0 7 - \$1,330,002 35 0 0 0 5 3
Stocks and bonds, as per schedule,	\$1, 1894. \$1,159,443 7 71,764 7 1,000 0 97,793 8 \$102,312 5 25,562 5 29,218 7	5 3 0 7 - \$1,330,002 35 0 0 5 3 - 223,858 48
Stocks and bonds, as per schedule,	\$1, 1894. \$1,159,443 7 71,764 7 1,000 0 97,793 8 \$102,312 5 25,562 5 29,218 7 66,764 7	5 3 0 7 - \$1,330,002 35 0 0 5 3 - 223,858 48 . \$1,106,143 87
Stocks and bonds, as per schedule,	\$1, 1894. \$1,159,443 7 71,764 7 1,000 0 97,793 8 \$102,312 5 25,562 5 29,218 7 66,764 7	5 3 0 7 - \$1,330,002 35 0 0 5 3 - 223,858 48 . \$1,106,143 87
Stocks and bonds, as per schedule,	\$1, 1894. \$1,159,443 7 71,764 7 1,000 0 97,793 8 \$102,312 5 25,562 5 29,218 7 66,764 7 	5 3 0 7 - \$1,330,002 35 0 0 5 3 - 223,858 48 . \$1,106,143 87
Stocks and bonds, as per schedule,	\$1, 1894. \$1,159,443 7 71,764 7 1,000 0 97,793 8 \$102,312 5 25,562 5 29,218 7 66,764 7	5 3 0 7 - \$1,330,002 35 0 0 5 3 - 223,858 48 . \$1,106,143 87
Stocks and bonds, as per schedule,	\$1, 1894. \$1,159,443 7 71,764 7 1,000 0 97,793 8 \$102,312 5 25,562 5 29,218 7 66,764 7 	5 3 0 7 - \$1,330,002 35 0 0 5 3 - 223,858 48 . \$1,106,143 87
Stocks and bonds, as per schedule,	\$1, 1894. \$1,159,443 7 71,764 7 1,000 0 97,793 8 \$102,312 5 25,562 5 29,218 7 66,764 7 \$4,875 0 65,805 0 30,900 0	5 3 0 0 7 - \$1,330,002 35 0 0 0 5 3 - 223,858 48 . \$1,106,143 87
Stocks and bonds, as per schedule,	\$1, 1894. \$1,159,443 7 71,764 7 1,000 0 97,793 8 \$102,312 5 25,562 5 29,218 7 66,764 7 \$4,875 0 65,805 0 30,900 0 \$101,580 0	5 3 0 7 7 - \$1,330,002 35 0 0 0 5 3 - 223,858 48 . \$1,106,143 87

Unearned premiums on outstanding ris			_	,749	21		
Gross liabilities, except capital,	•		\$903				
Deduct liability on special deposits,	•	•		,718		\$791,006	25
Surplus as regards policy-holders, . Deposit capital,	•	•		•	•	\$315,137 200,000	
Surplus over capital,	• .		•	•		\$115,137	62
Incom	Œ.						
Fire premiums outstanding Dec. 31, 189	3,		\$ 73	,888	81		
Premiums on risks written or renewed,			1,357	, 453	06		
Total,		,	\$1,431	211			
Premiums now in course of collection,	•		ψ1, 1 51 98				
Entire premiums collected,			\$1,332				
Less reinsurance and return premiums,			270			Ø1 000 100	77
Net cash fire premiums received, . Interest and dividends received from all		, maga				\$1,062,129 47,234	
Threfest and dividends received from an	1 500	irces	, •	•	•		
Gross cash income, ,	•	•	•	•	•	\$1,109,363	90
EXPENDIT	URE	ES.					
EXPENDIT			\$ 620	,906	69		
Cash paid for fire losses, Deduct salvage and reinsurance, .			29				
Cash paid for fire losses, Deduct salvage and reinsurance, . Net cash paid for fire losses,			29	,651	09	\$ 591,255	
Cash paid for fire losses, Deduct salvage and reinsurance, . Net cash paid for fire losses, Cash paid for commissions and brokera	ge,	•	29	,651	09	189,793	99
Cash paid for fire losses, Deduct salvage and reinsurance, . Net cash paid for fire losses, Cash paid for commissions and brokera for salaries of officers and en	ge, nplo	· · · · ·	29	,651	09	189,793 88,605	99 94
Cash paid for fire losses, Deduct salvage and reinsurance, . Net cash paid for fire losses, Cash paid for commissions and brokera for salaries of officers and enfor State and local taxes,	ge,	· · · · · ·	29	,651	09	189,793 88,605 25,651	99 94 54
Cash paid for fire losses, Deduct salvage and reinsurance, . Net cash paid for fire losses, Cash paid for commissions and brokera for salaries of officers and en	ge,	· · · · · ·	29	,651	09	189,793 88,605	99 94 54
Cash paid for fire losses, Deduct salvage and reinsurance, . Net cash paid for fire losses, Cash paid for commissions and brokera for salaries of officers and enfor State and local taxes,	ge,	· · · · · ·	29	,651	09	189,793 88,605 25,651	99 94 54 40
Cash paid for fire losses, Deduct salvage and reinsurance, . Net cash paid for fire losses, Cash paid for commissions and brokera for salaries of officers and enfor State and local taxes, for incidentals,	ge,	· · · · · · · · · · · · · · · · · · ·	29	,651	09	189,793 88,605 25,651 62,665	99 94 54 40
Cash paid for fire losses, Deduct salvage and reinsurance, . Net cash paid for fire losses, Cash paid for commissions and brokera for salaries of officers and enfor State and local taxes, for incidentals, Gross cash expenditures, Risks and P	ge,	yees	29	,651	09	189,793 88,605 25,651 62,665 \$957,972	99 94 54 40 47
Cash paid for fire losses, Deduct salvage and reinsurance, Net cash paid for fire losses, Cash paid for commissions and brokera for salaries of officers and enfor State and local taxes, for incidentals,	ge,	yees : : : : : : : : : : : : : : : : : :	29		09	189,793 88,605 25,651 62,665 \$957,972 Premium \$1,738,945	99 94 54 40 47 89
Cash paid for fire losses, Deduct salvage and reinsurance, . Net cash paid for fire losses, Cash paid for commissions and brokera for salaries of officers and enfor State and local taxes, for incidentals, Gross cash expenditures, Risks and P	ge,	yees : : : : : : : : : : : : : : : : : :	29		09	189,793 88,605 25,651 62,665 \$957,972	99 94 54 40 47 89
Cash paid for fire losses, Deduct salvage and reinsurance, Net cash paid for fire losses, Cash paid for commissions and brokera for salaries of officers and enfor State and local taxes, for incidentals,	ge,	oyees	29		09	189,793 88,605 25,651 62,665 \$957,972 Premium \$1,738,945 1,357,453	99 94 54 40 47 **. 89 06
Cash paid for fire losses, Deduct salvage and reinsurance, Net cash paid for fire losses, Cash paid for commissions and brokera for salaries of officers and enfor State and local taxes, for incidentals,	ge,	;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;	29	651	09	189,793 88,605 25,651 62,665 \$957,972 Premium \$1,738,945	99 94 54 40 47 s. 89 06 95
Cash paid for fire losses, Deduct salvage and reinsurance, Net cash paid for fire losses, Cash paid for commissions and brokera for salaries of officers and enfor State and local taxes, for incidentals,	ge,	\$132 \$132 \$234	29 2,100,4 2,806,5 4,906,9 0,172,5		09	189,793 88,605 25,651 62,665 \$957,972 Premium \$1,738,945 1,357,453 \$3,096,398 1,448,235	99 94 54 40 47 8. 89 06 95 09
Cash paid for fire losses, Deduct salvage and reinsurance, Net cash paid for fire losses, Cash paid for commissions and brokera for salaries of officers and enfor State and local taxes, for incidentals,	ge,	\$132 \$132 \$132 \$134	29 , 2,100,4 2,806,5 		09	189,793 88,605 25,651 62,665 \$957,972 Premium \$1,738,945 1,357,453 \$3,096,398 1,448,235 \$1,648,163	99 94 54 40 47 88 06 95 09 86
Cash paid for fire losses, Deduct salvage and reinsurance, Net cash paid for fire losses, Cash paid for commissions and brokera for salaries of officers and enfor State and local taxes, for incidentals,	ge,	\$132 \$132 \$132 \$134	29 2,100,4 2,806,5 4,906,9 0,172,5		09	189,793 88,605 25,651 62,665 \$957,972 Premium \$1,738,945 1,357,453 \$3,096,398 1,448,235	99 94 54 40 47 88 06 95 09 86
Cash paid for fire losses, Deduct salvage and reinsurance, Net cash paid for fire losses, Cash paid for commissions and brokera for salaries of officers and enfor State and local taxes, for incidentals,	ge,	\$132 \$102 \$134 \$124 \$124	29 , 2,100,4 2,806,5 		09	189,793 88,605 25,651 62,665 \$957,972 Premium \$1,738,945 1,357,453 \$3,096,398 1,448,235 \$1,648,163	99 94 54 40 47 s. 89 06 95 09 86 98
Cash paid for fire losses, Deduct salvage and reinsurance, . Net cash paid for fire losses, Cash paid for commissions and brokera for salaries of officers and enfor State and local taxes, for incidentals,	ge, nplo	\$132 102 \$234 110 \$124 \$111	29		09	189,793 88,605 25,651 62,665 \$957,972 Premium \$1,738,945 1,357,453 \$3,096,398 1,448,235 \$1,648,163 64,533	99 94 54 40 47 s. 89 06 95 09 86 98

UNITED STATES BRANCH OF "THE IMPERIAL INSURANCE COMPANY (LIMITED)," LONDON, ENGLAND.

DEPOSIT CAPITAL, \$200,000.

COURTNEY & MCCAY, Resident Managers.

Office, 33 Pine Street, New York, N. Y.

DETAILED STATEMENT OF STOCKS	AND BONI	DS.
	Par Value	e. Market Value.
United States bonds,	\$481,000 (
New York city bonds,	150,000 (
City of Boston bonds,	100,000 (00 103,250 00
City of Providence bonds,	50,000 (51,000 00
West Shore Railroad bonds,	100,000 (00 106,000 00
Lehigh Valley Railroad bonds,	40,000	00 41,600 00
West Virginia State certificates,	28,666	3,440 00
Central Trust Co. of New York,	65,000 (00 65,000 00
Manhattan Trust Co. of New York,	50,000	00 50,000 00
_		
	\$1,064,666	67 \$1,113,820 00
Construction Annual Date (1 1004	
SUMMARY OF ASSETS DEC. 8		* ^
Cash value of unencumbered real estate,		
Stocks and bonds, as per schedule,	1,113,820 (
Cash in the office of the company,	8,552	
Cash deposited in bank,	134,524	
Interest due and accrued,	4,620 8	
Premiums in course of collection (gross),	194,127	35
Rents due and accrued,	3,172	04
Miscellaneous,	544	87
Premiums more than 3 months due, \$6,170 01		
Gross assets,		\$1,935,996 98
Unadmitted.	\$07C 050 (00
Special deposits in other States,	\$276,850	
Cash not in control of trustees,	143,077	
Underwriters' salvage stock, etc.,	544 8	420, 4 72 06
		420,172 00
Balance,		. \$1,515,524 92
		• • •
LIABILITIES.	411 010	0.0
Losses adjusted, unpaid,	\$11,016	
claimed and reported,	102,560	
disputed or resisted,	12,517	14
Total amount of losses,	\$126,094	91
	15,275	
Less reinsurance,	10,210	_
Net amount of unpaid losses,	\$110,819	75
Unearned premiums on outstanding risks, .	868,524	

. \$675,475 00

			(,		
Commissions and brokerage,			\$22	,544	67		
Return premiums and reinsurance,				337			
Reinsurance disallowed,				353			
Gross liabilities, except capital,	•	• \$	\$1,017.				
Deduct liability on special deposits,.	•	•	52.	,529	12	4002.020	
						\$965,050	44
Surplus as regards policy-holders,						\$550,474	48
Deposit capital,			•	•		200,000	
							_
Surplus over capital,	•	•	•	•	•	\$350,474	48
Taxaaa							
Incom			@ 011	169	61		
Fire premiums outstanding Dec. 31, 18		•	\$211, 1,538,				
Premiums on risks written or renewed	, •	•	1,000,				
Total,		. 9	1,749,	864	37		
Premiums now in course of collection,			200,	297	36		
Entire misminus callested		-	21 5 10	567	01		
Entire premiums collected, Less reinsurance and return premiums,			\$1,549 409.				
Net cash fire premiums received, .						\$1,139,575	17
Interest and dividends received from a						36,756	
Income from rents,	ıı sou	rccs,		•	•	17,463	
income from fents,	•	•	•	•	•		
Gross cash income,	•	•	•	•	•	\$1,193,795	68
EXPENDI	TURE	s.	A70 0	007	0.5		
Cash paid for fire losses,	•	•	\$ 790,				
Deduct salvage and reinsurance, .			94.	,200	90	\$ 696,543	27
Net cash paid for fire losses, Cash paid for commissions and brokers						202,984	
for salaries of officers and en	_					102,879	
for State and local taxes,.					•	46,668	
for incidentals,	•	•		•		59,481	
in mondanting,	•	•			·		
Gross cash expenditures,	•	•	•	•	•	\$1,108,557	64
RISKS AND I	PREMI	IUMS	•			Premiums.	
Fire risks outstanding Dec. 31, 1893,		\$19	7 171	668	00	\$1,910,105	
Fire risks written during 1894, .	•					1,538,400	
The field willow during lovi,	•						_
Total,	•	-				\$3,448,505	
Deduct risks expired and terminated,	•	. 14	12,878,	091	00	1,592,292	61
In force at end of year,		\$18	2 650	 888	00	\$1,856,213	34
Deduct amount reinsured,	•					109,299	
· · · ·	•						
Net amount in force,		\$17	2,335,	210	00	\$1,746,913	89
MISCELLA	NEOU	rs.					0.0

Fire losses incurred during the year,

UNITED STATES BRANCH OF THE "LANCASHIRE INSURANCE COMPANY," MANCHESTER, ENGLAND.

DEPOSIT CAPITAL, \$200,000.

E. LITCHFIELD, Resident Manager.

Office, New York, N. Y.

DETAILED STATEMENT OF STOCKS AND BONDS.

DETAILED STATEMENT OF STOCKS	and Bonds.	
	l'ar Value.	Market Value.
United States bonds,	\$ 600,000 00	\$674,500 00
Albany & Susquehanna Railroad bonds,	15,000 00	17,775 00
Atchison, Topeka & Santa Fé Railroad bonds,	45,000 00	28,237 50
Baltimore & Ohio Railroad bonds,	75,000 00	85,700 00
Brooklyn & Montauk Railroad bonds,	30,000 00	32,700 00
Chicago, Burlington & Quincy Railroad,	35,000 00	34,912 50
Chicago, Milwaukee & St. Paul Railroad, .	45,000 00	50,850 00
Chicago & Northwestern bonds,	40,000 00	40,800 00
Chicago, Rock Island & Pacific Railroad bonds,	20,000 00	26,000 00
Cleve., Cin., Chic., & St. Louis R.R. bonds, .	50,000 00	45,875 00
Chicago, St. Louis & New Orleans R.R. bonds,	50,000 00	52,200 00
City of Portland, Oregon, water bonds,	50,000 00	54,000 00
Detroit, Monroe & Toledo Railroad bonds, .	19,000 00	24,130 00
Illinois Central Railroad bonds,	50,000 00	51,100 00
Michigan Central Railroad,	15,000 00	17,850 00
Milwaukee & St. Paul Railroad Company, .	10,000 00	11,800 00
N. Y. Central & Hudson River R.R. bonds, .	10,000 00	12,000 00
New York, Lack. & Western Railroad bonds,.	15,000 00	20,250 00
Northern Central Railroad bonds,	17,000 00	18,530 00
North Pennsylvania Railroad bonds,	10,000 00	12,500 00
Ottumwa, Cedar Falls & St. Paul R.R. bonds,	20,000 00	21,450 00
Philadelphia & Erie Railroad bonds,	18,000 00	23,580 00
Pennsylvania Railroad Company,	30,000 00	35,400 00
Rome, Watertown & Ogdensburg R.R. bonds,	25,000 00	29,750 00
Syracuse, Binghampton & N. Y. R R bonds, .	22,000 00	28,600 00
State of Georgia bonds,	25,000 00	25,000 00
St. Paul & Northern Pacific Railroad bonds, .	22,000 00	25,740 00
St. Paul, Minneapolis & Manitoba R.R. bonds,	50,000 00	46,812 50
Western Pennsylvania Railroad bonds,	10,000 00	10,012 50
Underwriters' Salvage Co. of N. Y. stock, .	1,000 00	1,000 00
	31,424,000 00	\$1,559,055 00
SUMMARY OF ASSETS DEC. 3	1. 1894.	

SUMMARY OF ASSETS DEC. 31, 1894.

Cash value of unencumbered real estate,	\$385,585	72
Stocks and bonds, as per schedule,	1,559,055	00
Cash in the office of the company,	733	04
Cash deposited in bank,	91,671	51
Premiums in course of collection (gross),	257,941	20

$\it Unadm$	itted.					
Special deposits in other States, .			\$248,875	00		
Cash not in control of trustees, .			19,838			
·					\$ 268,713	98
Balance,					\$2,026,272	49
2		·	·		1-,,	
LIABILITI	ES.					
Losses adjusted, unpaid,		١.	\$105,321	41		
claimed and reported,			129,971	85		
disputed or resisted,		•	45,050	41		
Unearned premiums on outstanding ris	ks,	•	1,209,576	12		
State and local taxes,		0	5,000	00		
Commissions and brokerage,		•	40,000	00		
Reinsurance disallowed,	•		1,343	97		
Gross liabilities, except capital,	•		\$1,536,263	76		
Deduct liability on special deposits,.	•		99,660	24		
• •					1,436,603	52
Surplus as regards policy-holders, .	•	•		•	\$589,668	
Deposit capital,	•	•		•	200,000	00
C1					4200 000	07
Surplus over capital,	•	•	• •	•	\$ 389,668	97
Incon	*10					
			A010 000	70		
Fire premiums outstanding Dec. 31, 189		•	\$219,892			
Premiums on risks written or renewed,	•	•	2,624,075	68		
TD-4-1			00.010.000	47		
Total,	•		\$2,843,968			
Premiums now in course of collection,	•	•	257,941	20		
Entire premiums collected,			\$2,586,027	27		
Less reinsurance and return premiums,						
Net cash fire premiums received, .					\$1,834,047	93
Interest and dividends received from al					67,329	
Income from rents,					7,074	
	•	•	• •	·		
Gross cash income,					\$1,908,452	23
, , , , , , , , , , , , , , , , , , ,	Ť	Ť			, , , ,	
Expendit	rure	s.				
Cash paid for fire losses,					\$1,184,208	79
for commissions and brokera		·		Ĭ.	330,817	
for salaries of officers and en	-			·	158,758	
for State and local taxes,.				·	41,363	
for incidentals,	•			·	154,238	
Total Medicularity,						
Gross cash expenditures, .					\$1,869,386	68

RISKS AND PREMIUMS.

			Premiums.
Fire risks outstanding Dec. 31, 1893,		\$244,811,976 00	\$2,714,701 74
Fire risks written during 1894,		217,317,627 0	2,624,075 68
Total,		\$ 462,129,603 0	\$5,338,777 42
Deduct risks expired and terminated,	•	238,446,327 0	2,740,056 41
In force at end of year,		\$223,683,276 0	\$2,598,721 01
Deduct amount reinsured,	•	21,118,169 0	195,222 45
Net amount in force,	•	\$202,565,107 0	\$2,403,498 56
MISCELL	ANEO	us.	

Fire losses incurred during the year, . . . \$1,101,391 00

UNITED STATES BRANCH OF THE "LION FIRE INSURANCE COMPANY," LONDON, ENGLAND.

DEPOSIT CAPITAL, \$200,000.

M. BENNETT, Business Manager.

· Office, Hartford, Conn.

DETAILED STATEMENT OF STOCKS AND BONDS.

						Par Va	lue.	Market Va	lue
United States bonds,.	•					\$50,000	00	\$57,000	00
Brooklyn city bonds,						200,000	00	206,000	00
City of Richmond bonds,						17,000	00	17,000	00
Georgia State bonds,						25,000	00	25,000	00
Central Railroad of New						25,000	00	28,531	25
County of Lucas, Ohio, c		•				100,000		101,000	00
						\$\frac{1}{2},000	00	\$434,531	25
Securities held as colla	teral	for	cash	loan	s: —				
						Market Va	lue.	Loaned There	
120 shares Pennsylvania	Rail	way	Co.,	•	•	\$6,120	00	\$4,500	00
SUMM	ARY	OF A	ASSE	rs D	EC. S	31, 1894.			
Loans on mortgage of rea	al est	ate (first l	liens	*),	\$201,610	00		
Interest due or accrued th						4,719			
Stocks and bonds, as per						434,531	25		
Loans on collateral secur						4,500			
Cash in the office of the	•	-							
* Value of lands more	tgaged	1, .				\$	159,9	25 00	

303,625 00

251,400 00

Value of buildings thereon, .

Amount of insurance held as collateral,

Cash deposited in bank, . Interest due and accrued, . Premiums in course of collecti Gross assets,	ion (gross	;),	•	6,198 64,885	33	\$855,948 50	6
	77						
Casaial demosits in other State	Unadmi	ueu.		\$200,000	00		
Special deposits in other State Cash not in control of trustee		•	• 5	9,503			
Cash not in control of brustee	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	•	•			209,503 80	0
							-
Balance,	•	•	•	•	•	\$646,444 7	6
	*						
	Liabili	TIES.					
Losses adjusted, unpaid, .	•	•	•	\$26,169			
claimed and reported,	•	•	•	48,063			
disputed or resisted,			•	9,250			
Unearned premiums on outsta			•	390,09			
Commissions and brokerage,	•	•	•	12,77	6 62		
Cross liabilities except a	anital		Ī	\$486,35	1 .19		
Gross liabilities, except c Deduct liability on special dep	_	•	•	48,89			
Deduct hability on special dej	posit, .	•	•	40,00		437,454 6	0
							_
Surplus as regards policy-hole	ders, .		•		•	\$208,990 1	.6
Deposit capital,					•	200,000 0	00
Surplus over capital,.	•	•	•		•	\$8,990 1	.6
	Incor	IE.					
Fire premiums outstanding D	ec. 31, 18	93,		\$111,59	0 72		
Premiums on risks written or	renewed	-		788,24	0 39		
Total,	•	•		\$899,83			
Premiums now in course of co	ollection,	•	•	64,88	5 91		
Detina manifesta allasta d				0004.04	= 00		
	· · ·			\$834,94			
Less reinsurance and return p		•	•	291,18	2 80	@549.760 A	10
Net cash fire premiums received an mortana		•	•			\$543,762 4 9,960 0	
Interest received on mortgage Interest and dividends received				111000	•	15,642 9	
interest and dividends receive	eu from a	ii otne	er sou	irces, .	•	10,042 3	-
Gross cash income, .		•				\$ 569,365 3	32
	T						
Cook poid for fire legger	EXPEND					@212 002 F	5 7
Cash paid for fire losses, .			•	•	•	\$348,908 5	
for commissions and		-	•		•	105,301 5 35,141 2	
for salaries of offic for State and local		_		•	•	16,702 2	
for incidentals,		•	•		•	30,912	
for incidentals,	•	•	•	•	•	00,312 4	* t
Gross cash expenditures,		•			•	\$ 536,966 1	13

RISKS AND	PREMIUMS.	
Fire risks outstanding Dec. 31, 1893, Fire risks written during 1894,	. \$79,254,528 00 \$98	Premiums. 31,116 33 38,240 39
Total,		59,356 72 99,605 79
In force at end of year, Deduct amount reinsured,		59,750 93 74,203 97
Net amount in force,	\$64,157,470 00 \$78	35,546 96
MISCELI	LANEOUS.	
Fire losses incurred during the year,	\$34	6,260 00

UNITED STATES BRANCH OF THE "LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY," LIVERPOOL, ENGLAND.

DEPOSIT CAPITAL, \$200,000.

HENRY W. EATON, Resident Manager.

Office, New York, N. Y.

DETAILED STATEMENT OF STOCKS AND BONDS.

Par Value.

3,424,903 00

Market Value.

United States bonds,	\$1,575,000	00 \$1,791,562 50
New York city bonds,	50,000	00 52,000 00
Richmond city bonds,	5,000	00 6,450 00
Boston city bonds,	180,000	00 209,700 00
	\$1,810,000	00 \$2,059,712 50
SUMMARY OF ASSETS DEC.	31, 1894.	
Cash value of unencumbered real estate,	\$1,600,992	00
Loans on mortgage of real estate (first liens*),	3,378,918	64
Interest due or accrued thereon,	48,791	51
Stocks and bonds, as per schedule,	2,059,712	50
Cash in the office of the company,	2,503	63
Cash deposited in bank,	561,717	08
Interest due and accrued,	1,164	28
Premiums in course of collection (gross), .	812,589	59
Rents due and accrued,	15,000	00
Reinsurance due,	822	20
Loans on life policies,	15,575	00
All other assets,	481	97 .
Premiums more than 3 months due, \$33,378 26		
Gross assets,		\$8,498,268 40
* Value of lands mortgaged,	\$2,	993,900 00

Value of buildings thereon,

	IInc	admit	ted.					
Special deposits in other State					\$250,25	0 00		
Cash not in control of trustees					157,58	4 29		
Miscellaneous,	•		•		48	1 97		
							\$408,316	26
Balance,	•		•	•			\$8,089,952	14
	Τ.,	BILIT	DIEC					
Losses adjusted, unpaid, .		BILL	ries.		\$7, 98	ი ი ი		
claimed and reported,	•	•	•	•	857,51			
disputed or resisted,			•	•	84,56			
•	·	·	Ť	Ť				
Total amount of losses, .	•	•		•	\$950,05			
Less reinsurance,	•	•	•	•	244,04	8 00		
Net amount of unpaid losses,		•			\$706,00	6 67		
Unearned premiums on outsta					4,093,82			
Reclaimable on perpetual fire		_	•		333,42			
Liabilities under life departm	ent,				113,56	8 80		
Commissions and brokerage,			•		88,27			
Reinsurance,		•	•	٠	66,97	5 36		
Contingent reserve,	•		•		25,00	0 00		
Crear liabilities except of	anita	1			es 407.07	0 20		
Gross liabilities, except of Deduct liability on special dep	_		•	٠	\$5,427,07 235,93			
Dedder habinity on special dep	JUSILS.	,	•	•			5,191,145	35
	1						22 000 000	
Surplus as regards policy-hole			•	•	• •	•	\$2,898,806	
Deposit capital,	•	•	•	•		•	200,000	00
Surplus over capital, .			•			•	\$2,698,806	79
	т,							
Discourse to the Control of the Cont		NCOM			A007.00	C 01		
Fire premiums outstanding De					\$997,60			
Same not collected,	•	•	•	٠	10,00	0 87		
Net collected,					\$986,94	5 34		
Premiums on risks written or								
Total, Premiums now in course of co								
Tremiums now in course of ed	meet.	1011,	•	•	0+0,90			
Entire premiums collected,					\$7,520,12	6 72		
Less reinsurance and return p	remiu	ıms,	•		1,717,13	7 87		
Net cash fire premiums receiv								
Interest received on mortgage								
Interest and dividends receive								
Income from rents,								49
Deposits received from perpet	ual fi	re ris	sks,	•	\$8,67	6 03		
Gross cash income, .		•					\$6,082,101	27

EXPEND	ITURE	s.				
Cash paid for fire losses,		. \$3,8	46,484	49		
Deduct salvage and reinsurance, .						
Net cash paid for fire losses,						47
Cash paid for commissions and brokers	age,				964,473	66
for salaries of officers and e	mploy	ees, .			296,276	08
for State and local taxes,.					103,643	50
for incidentals,						09
Deposits returned on perpetual fire ris	sks,		\$5,492	87		
Gross cash expenditures,					\$5,100,346	80
RISKS AND	PREMI	IUMS.			Premiums	
Fire risks outstanding Dec. 31, 1893,		\$908.7	99 211	00	\$8,703,933	
Fire risks written during 1894,					7,379,149	
The risks written during 1004,	•				7,010,140	20
Total,	. 4	\$1,626,9	49,501	00	\$16,083,083	03
Deduct risks expired and terminated,		. 735,9	61,167	00	7,536,511	63
T 0 , 1 0		00000	00.004		20 - 10 - 51	-
In force at end of year,						
Deduct amount reinsured,	•	. 64,6	10,193	00	543,939	06
Net amount in force,		\$826.3	18.141	00	\$8,002,632	34
Perpetual risks in force (not included						
Table 11 Zoroo (1103 Morados		-/, 4 - 0,-	,,,,,,,		#000,000	
MISCELL	ANEOU	s.				
Fire losses incurred during the year,			•		\$3,381,964	00

UNITED STATES BRANCH OF THE "LONDON ASSURANCE CORPORATION," LONDON.

[FIRE BRANCH.]

DEPOSIT CAPITAL, \$200,000.

CHAS. L. CASE, Resident Manager.

Office, New York.

	Par Value.	Market Value.
United States bonds,	\$630,000 00	\$711,900 00
Baltimore Belt Railroad bonds,	16,000 00	16,480 00
Central Railroad of New Jersey bonds,	40,000 00	45,600 00
Chicago, Milwaukee & St. Paul R R bonds, .	50,000 00	56,312 50
Milwaukee & St. Paul Railroad bonds,	50,000 00	63,500 00
Chicago, St. Louis & New Orleans R.R. bonds,	8,000 00	9,240 00
Colorado Midland Railway Company bonds, .	35,000 00	26,250 00
Denver & Rio Grande bonds,	30,000 00	24,675 00
Erie Railway bonds,	50,000 00	65,500 00
Lehigh Valley Railway bonds,	30,000 00	31,275 00

T T 1D 11 11 1	Par Value.	Market Value.
Long Island Railroad bonds,	\$45,000 00	\$53,212 50
Louisville & Nashville Railroad bonds,	25,000 00	30,000 00
Milwaukee, Lake Shore & West'n R.R. bonds,	25,000 00	32,500 00
Philadelphia & Reading Railroad bonds, .	15,000 00	11,100 00
Pittsburgh, Cinn., Chic. & St. Louis R R. bonds,	25,300 00	26,750 00
St Paul, Minneapolis & Manitoba R.R. bonds,	55,000 00	65,687 50
Scioto Valley & New England R R. bonds, .	30,000 00	22,200 00
City of Richmond, Va., bonds,	50,000 00	50,000 00
Carthage, Watertown & Sacketts Harbor R.R.,	33,000 00	38,280 00
	\$1,242,000 00	\$1,380,462 50
SUMMARY OF ASSETS DEC.	31. 1894.	
Loans on mortgage of real estate (first liens*),	\$15,000 00	
Stocks and bonds as per schedule,	1,380,462 50	
Cash in the office of the company,	1,562 37	
_ •	100 700 70	
Cash in hands of agents	774 59	
Cash in hands of agents,		
Premiums in course of collection (gross),	110,500 38	@1 697 OOG #4
Gross assets,		\$1,637, 096 54
Unadmitted.	\$050 575 OO	
Special deposits in other States,	\$250,575 00	
Cash not in control of trustees,	6,496 66	257,071 66
Balance,		\$1,380,024 88
Tyanyamana		
LIABILITIES.	040 101 50	
Losses adjusted, unpaid,	\$40,181 50	
claimed and reported,	51,908 00	
disputed or resisted,	26,270 00	
Total amount of losses,	\$ 118,359 50	
Less reinsurance,	F 000 04	
Net amount of unpaid losses,	\$113,073 16	
Unearned premiums on outstanding risks,	790,756 32	
Reclaimable on perpetual fire policies, .	174 80	
Commissions and brokerage,	18,553 94	
Reinsurance,	1,022 79	
Miscellaneous,	114 76	
Cross liabilities except conitel	6002 605 77	•
Gross liabilities, except capital,	. \$ 923,695 77	
Deduct liability on special deposits,	73,894 11	849,801 66
Surplus as regards policy-holders,		\$ 530,223 22
Deposit capital,		200,000 00
Surplus over capital,		\$330,223 22
* Total value of property mortgaged, Amount of insurance held as collateral, .		,000 00 ,000 00
armount of insurance new as conaceral,	10	,000

INCOME.

Fire premiums outstanding Dec. 31, 1893 Premiums on risks written or renewed,		. \$139,891 91 . 1,132,020 29
Total,		. \$1,271,912 20 . 110,500 38
Entire premiums collected,		. \$1,161,411 82
Less reinsurance and return premiums,		
Net cash fire premiums received, .		
Interest and dividends from all sources,		54,129 86
Remittances from home office,	•	. \$7,320 00
Gross cash income,		\$982,397 45
Expendit	URES	5.
Cash paid for fire losses,		. \$584,644 25
Deduct salvage and reinsurance, .		
Net cash paid for fire losses,		. ——— \$546,555 52
Cash paid for commissions and brokerag	ge,	170,880 91
for salaries of officers and em		
for State and local taxes,		
for incidentals,		
Remitted to home office	•	. \$57,754 82
Gross cash expenditures,	•	\$872,633 42
RISKS AND P	REMI	
Fine violes autotanding Dos 91 1909		Premiums.
Fire risks outstanding Dec. 31, 1893,		\$190,742,144 00 \$1,749,793 82 121,798,004 00 1,132,020 29
Fire risks written during 1894,	•	121,795,004 00 1,152,020 25
Total,		\$312,540,148 00 \$2,881,814 11
Deduct risks expired and terminated,		130,860,475 00 1,199,572 89
Z o man caracter cara		
In force at end of year,		\$181,679,673 00 \$1,682,241 22
Deduct amount reinsured,		9,310,854 00 96,611 10
Net amount in force,	•	\$172,368,819 00 \$ 1,585,630 12
Miscellan	EOU	s.
Fire losses incurred during the year,	•	\$545,642 00

UNITED STATES BRANCH OF THE "LONDON ASSURANCE CORPORATION," LONDON.

[MARINE BRANCH]

DEPOSIT CAPITAL, \$300,000.

CLEMENT L. DESPARD, Manager and Attorney.

Office, New York, N. Y.

DETAILED STATEMEN	VI OI	0100.	KS AND DO	HD5	•		
			Par Va		Market Value.		
New York city water stock, .			\$100,000	00	\$101,750 00		
Boston city bonds,			100,000	00	103,000 00		
Brooklyn city bonds,			100,000	00	95,000 00		
New York city bonds,			10,000	00	10,150 00		
Cleveland, Cincinnati, Chicago & S			50,000	00	45,000 00		
Chicago & Erie Railroad bonds,			50,000		42,500 00		
Chesapeake & Ohio Railroad bonds		Ĭ	50,000		53,500 00		
Chosapeano & onio Hantowa Sonai	•	•					
			\$460,000	00	\$450,900 00		
SUMMARY OF A	SSETS]	DEC.	31, 1894.				
Stocks and bonds, as per schedule,			\$450,900	00			
Cash in the office of the company,			189	00			
Cash deposited in bank,			95,775	72			
Interest due and accrued,			5,864	59			
Premiums in course of collection (gross),		50,495	73			
Notes taken for marine and inland			12,816				
Reinsurance,			114				
Gross assets,					\$616,156 93		
, , ,					***************************************		
$II_{m_{\ell}}$	admitte	a					
Cash not in control of trustees,			\$940	17			
Premiums in course of collection i							
unearned premiums,			5,092	44			
					6,032 61		
Balance,					\$610,124 32		
LIABILITIES.							
Losses adjusted, unpaid,			\$124,125	64			
Less reinsurance,			54,876	00			
	7						
Net amount of unpaid losses, .			\$69,249	64			
Unearned premiums on outstanding			37,227				
Commissions and brokerage, .			2,109				
The state of the s	•	•	2,200	00			

Return premiums and reinsurance, \$5,711 08 Reinsurance disallowed,	
Gross liabilities, except capital,	\$190,165 97
Surplus as regards policy-holders,	\$419,958 35 300,000 00
Surplus over capital,	\$ 119,958 35
INCOME.	
Marine premiums outstanding Dec. 31, 1893, . \$48,786 87	
Premiums on risks written or renewed, 435,072 08	
Total,	
Premiums now in course of collection, 50,495 73	
Entire premiums collected, \$433,363 22	
Less reinsurance and return premiums, 64,658 35	
Net cash marine premiums received, ———	\$ 368,704 87
Interest and dividends received from all sources,	17,841 62
Gross cash income,	\$ 386,546 49
Expenditures.	
Cash paid for marine and inland losses, \$307,291 74	
Deduct salvage and reinsurance,	
Net cash paid for marine and inland losses, . ———	\$229,395 36
Cash paid for commissions and brokerage,	33,800 80
for salaries of officers and employees,	13,952 61
for State and local taxes,	8,041 07
for incidentals,	14,139 31
Remitted to home office,	
Gross cash expenditures,	\$ 299,329 15
RISKS AND PREMIUMS.	
Marine wishes enterten disar Dec 91 1000	Premiums.
Marine risks outstanding Dec. 31, 1893, . \$3,905,678 00	\$105,629 37
Marine risks written during 1894, 64,958,478 00	435,072 08
Total,	\$540,701 45
Deduct risks expired and terminated, . 65,972,155 00	482,360 70
In force at end of year, \$2,892,001 00	\$58,340 75
Deduct amount reinsured, 1,085,799 00	21,112 92
Net amount in force,	\$ 37,227 83
MISCELLANEOUS.	*****
Marine and inland losses incurred during the year,	\$239,118 00

- \$2,700,869 88

UNITED STATES BRANCH OF THE "LONDON AND LANCASHIRE FIRE INSURANCE COMPANY," LIVERPOOL, ENGLAND.

DEPOSIT CAPITAL, \$200,000.

ARCHIBALD G. McILVAINE, JR., Manager.

Office, New York, N. Y.

Damerras	Contonator	On Concern	AND BONDS.
17ETA11.ED	STATEMENT	OR STOCKS	AND DONDS.

	Par Val	ue.	Market Value.	
New York City bonds,	\$120,000	00	\$122,700 00	
United States bonds,	322,500	00	369,325 00)
City of Richmond bonds,	50,000	00	49,750 00)
Baltimore & Ohio Railroad bonds,	100,000	00	112,500 00	
Chicago & Northwestern Railroad bonds,	100,000	00	121,500 00)
Chicago, Roek Island & Paeific R R. bonds, .	90,000	00	117,900 00	
Central Railroad of New Jersey bonds,	100,000	00	114,000 00	
Cin., Ind., St. Louis & Chicago R.R. bonds, .	100,000	00	95,000 00	
Delaware & Hudson Railroad Company bonds,	25,000		36,500 00	
Lake Shore & Michigan Southern R.R. bonds,	92,000		109,020 00	
N. Y. Central & Hudson River R.R. bonds, .	75,000		95,250 00	
New York & Harlem River Railroad bonds, .	50,000		59,000 00	
West Shore Railroad bonds,	100,000		106,500 00	
Lake Erie & Western Railroad bonds,	50,000		57,500 00	
Lehigh Valley Railroad bonds,	50,000		52,000 00	
Mil., Lake Shore & Western Railroad bonds, .	50,000		57,500 00	
Baltimore Belt Railroad bonds,	25,000		25,812 00	
Chesapeake & Ohio Railroad bonds,	50,000		53,500 00	
Cincinnati, Dayton & Ironton Railroad bonds,	20,000		20,350 00	
Beech Creek Railroad Company bonds,	25,000		26,750 00	
Flint & Père Marquette bonds,	25,000		21,250 00	
New York, Chicago & St. Louis R.R. bonds, .	25,000		25,500 00	
New York, Ontario & Western R.R. bonds, .	20,000		22,200 00	
State of Georgia bonds,	25,000		29,750 00	
Underwriters' Salvage Co's stock (N. Y.),	1,000		1,000 00	
Milwaukee Underwriters' Build'g Ass'n stoek,	83		83 00	
	\$ 1,690,583	00	\$1,902,140 00	
SUMMARY OF ASSETS DEC.	31, 1894.			
Cash value of unencumbered real estate,	\$299,125	00		
Stocks and bonds, as per schedule,	1,902,140	00		
Cash in the office of the company,	24,489			
Cash deposited in bank,	157,944	22		
Premiums in course of collection (gross),	310,819			
Notes taken for marine and inland risks, .	5,578			
Rents due and accrued,	760			
Reinsurance,	12			
Premiums more than 3 months due, \$19,308 17				

Gross assets,

Unadmit	ted.						
Special deposits in other States, . Cash not in control of trustees, .		\$254,175 167,434			00		
Balance,				\$2,279,260 88	3		
Liabilit	IES.						
Losses adjusted, unpaid,		\$60,376	28				
claimed and reported,		116,774	80				
disputed or resisted,		47,932	07				
Total amount of losses,		\$225,083	15				
Less reinsurance,		29,098					
Net amount of unpaid losses,		\$ 195,984	73				
Unearned premiums on outstanding risks	s, .	1,631,126	61				
Commissions and brokerage,		54,478	86				
Return premiums and re-insurance,.		18,129	04				
Reinsurance disallowed,		2,500	00				
Gross liabilities, except capital,		\$1,902,219	24				
Deduct liability on special deposits,	• •	154,077	83	1,748,141 4	1		
Surplus as regards policy-holders, .				\$531,119 4	-		
Deposit capital,			•	200,000 0			
Surplus over capital,				\$ 331,119 4	7		
Ivrouv							
INCOME		0007.000	0.3				
Fire premiums outstanding Dec. 31, 1893 Same not collected,		\$335,069 1,101					
Net collected,		\$333,967 2,589,846					
Total,							
Premiums now in course of collection, .	•	335,706	31				
Entire premiums collected,		\$2,588,108	39				
Less reinsurance and return premiums,		653,759	07				
Net cash fire premiums received, .				\$1,934,349 3	2		
Interest and dividends received from all a				81,703 6			
Income from rents,							
Gross cash income,	•			\$2,025,722 6	3		
Expenditures.							
Cash paid for fire losses,		\$1,268,976	72				
Deduct salvage and reinsurance,							
Net cash paid for fire losses,					9		

Cash paid for commissions and broke	rage,		•			\$368,821	91
for salaries of officers and	_	rees,	•			148,003	64
for State and local taxes,.						40,564	35
for rent and incidentals, .	•	•	•	•	•	126,781	58
Gross cash expenditures,	•	•		•		\$1,822,552	27
RISKS AND	PREMI	UMS.					
Fire wisher contaton din a Dec 21 1002		0000	794	റെ	00	Premiums.	
Fire risks outstanding Dec. 31, 1893,	•					\$3,371,511	
Fire risks written during 1894,	•	251	.,703.	,752	00	2,589,846	89
Total,	•	\$621	,438,	675	00	\$ 5,961,358	86
Deduct risks expired and terminated,		254	,603,	334	00	2,633,602	55
In force at end of year,		\$366	.835.	341	00	\$3,327,756	31
Deduct amount reinsured,						184,250	
Dodder amount temsured,	•			,001			
Net amount in force,	• 1	\$354	,005,	380	00	\$3,143,505	91
Miscellaneous.							
Fire losses incurred during the year,						\$1,062,849	00

UNITED STATES BRANCH OF THE "MANCHESTER FIRE ASSURANCE COMPANY," MANCHESTER, ENGLAND.

DEPOSIT CAPITAL, \$200,000.

W. W. DUDLEY, Manager.

Office, Chicago, Ill.

		Par Value.	Market Value.
New York city bonds,		\$200,000 00	\$201,000 00
United States bonds,		427,000 00	486,780 00
District of Columbia bonds,		20,000 00	22,400 00
Wheeling & Lake Erie Railroad bonds,		30,000 00	28,500 00
Lehigh Valley Railroad bonds,		25,000 00	25,750 00
St. Paul, Minneapolis & Manitoba R.R. bonds,		25,000 00	25,437 50
Chesapeake & Ohio Railroad bonds,		25,000 00	26,250 00
Chicago, Milwaukee & St. Paul R.R. bonds, .		50,000 00	55,000 00
Chicago & Eastern Illinois Railroad bonds, .		27,000 00	33,480 00
Knoxville & Ohio Railroad bonds,		15,000 00	17,325 00
Central Railroad of New Jersey bonds,		55,000 00	62,700 00
West Shore Railroad bonds,		25,000 00	25,750 00
Baltimore & Ohio Railroad bonds,		79,000 00	89,260 00
Pennsylvania Railroad bonds,		75,000 00	79,800 00
Chicago & Western Indiana Railroad bonds, .	•	80,000 00	92,800 00

				Par Valu		Market Valu	
Atlanta & Charlotte Railroad bond				\$14,000		\$16,485 0	
Atchison, Topeka & Santa Fé Rail				16,500		10,353 7	
Lake Erie & Western Railroad bor				13,000		14,885 0	
Chicago, St. Louis & New Orleans				25,000		28,875 0	
·				16,000		18,560 0	
Burlington, Cedar Rapids & Norther				25,000		26,625 0	
Illinois Central Railroad bonds,		•	•	16,000		17,400 0	
Beech Creek Railroad bonds, .	•	•	٠	75,000		79,125	
City of Brooklyn bonds,	•	•	٠	200,000		200,000 0	
City of Newark water bonds, .	•	•	•	50,000	00	55,000 0)()
				\$1,608,500	00	\$1,739,541 2	25
SUMMARY OF A							
Loans on mortgage of real estate	•),	\$50,000			
Stocks and bonds, as per schedule,				1,739,541			
Cash in the office of the company,		•		783	58		
Cash deposited in bank,			•	43,051	66		
Premiums in course of collection	(gros	s),	٠	270,040			
Reinsurance, etc.,	•		٠	1,352			
Gross assets,			٠		_	\$2,104,770)2
Un	admi	itted.					
Special deposits in other States,				\$164,000	00		
epecial doposits in other villes,		•	•	§ 101,000			
Cash not in control of trustees,	•	•		43,835			
•	•	•	•			207,835 2	24
Cash not in control of trustees,	•	•	•		24		_
•	•	•	•		24	207,835 2 	_
Cash not in control of trustees, Balance,	ABILIT				24		_
Cash not in control of trustees, Balance, Lie					24		_
Cash not in control of trustees, Balance, Lize Losses adjusted, unpaid,			•	43,835	24		_
Cash not in control of trustees, Balance, Lie	ABILI			43,835 	24		_
Cash not in control of trustees, Balance,	ABILI			\$126,804 90,956 48,209	24		_
Cash not in control of trustees, Balance, Lize Losses adjusted, unpaid,	ABILI			\$126,804 90,956 48,209 \$265,970	24		_
Cash not in control of trustees, Balance,	ABILI			\$126,804 90,956 48,209	24		_
Cash not in control of trustees, Balance, Lin Losses adjusted, unpaid, claimed and reported, . disputed or resisted, . Total amount of losses, Less reinsurance,	ABILI	TIES.		\$126,804 90,956 48,209 \$265,970 2,558	08 50 95 53 24		_
Cash not in control of trustees, Balance, Lize Losses adjusted, unpaid,	ABILIT	· TIES. · · ·		\$126,804 90,956 48,209 \$265,970 2,558 \$263,412	24 		_
Cash not in control of trustees, Balance, Lize Losses adjusted, unpaid,	ABILIT	· TIES. · · ·		\$126,804 90,956 48,209 \$265,970 2,558	24 		_
Cash not in control of trustees, Balance, Lize Losses adjusted, unpaid,	ABILU	· TIES. · · ·		\$126,804 90,956 48,209 \$265,970 2,558 \$263,412 1,258,383	24 08 50 95 		_
Cash not in control of trustees, Balance,	ABILIT	· · · · · ks,		\$126,804 90,956 48,209 \$265,970 2,558 \$263,412 1,258,383 50,510 564	24 08 50 95 		_
Cash not in control of trustees, Balance,	ABILIT	· · · · · · · · · · · · ·		\$126,804 90,956 48,209 \$265,970 2,558 \$263,412 1,258,383 50,510 564 \$1,572,870	08 50 95 53 24 29 28 25 46 28		_
Cash not in control of trustees, Balance,	ABILIT	ties.		\$126,804 90,956 48,209 \$265,970 2,558 \$263,412 1,258,383 50,510 564	08 50 95 53 24 29 28 25 46 28	\$1,896,934 7	78
Cash not in control of trustees, Balance,	ABILIT	· · · · · · · · · · · · ·		\$126,804 90,956 48,209 \$265,970 2,558 \$263,412 1,258,383 50,510 564 \$1,572,870	08 50 95 53 24 29 28 25 46 28		78
Cash not in control of trustees, Balance,	ABILITY igrisly il,	· · · · · · · · · · · · ·		\$126,804 90,956 48,209 \$265,970 2,558 \$263,412 1,258,383 50,510 564 \$1,572,870	08 50 95 53 24 29 28 25 46 28	\$1,896,934 7	78
Losses adjusted, unpaid,	ABILITA	ties		\$126,804 90,956 48,209 \$265,970 2,558 \$263,412 1,258,383 50,510 564 \$1,572,870	08 50 95 53 24 29 28 25 46 28	\$1,896,934 7 1,502,995 3	78 80 48
Cash not in control of trustees, Balance,	ABILITA	ties		\$126,804 90,956 48,209 \$265,970 2,558 \$263,412 1,258,383 50,510 564 \$1,572,870	08 50 95 53 24 29 28 25 46 28	\$1,896,934 7 1,502,995 3 \$393,939 4	78 18 00

INCOME.	
Fire premiums outstanding Dec. 31, 1893,	. \$285,726 59
Premiums on risks written or renewed, .	. 2,177,186 61
Total,	\$2,462,913 20
Premiums now in course of collection,	. 270,040 86
Tremiums now in course of concetion,	210,010 00
Entire premiums collected,	. \$2,192,872 34
Less reinsurance and return premiums, .	. 557,909 14
Net cash fire premiums received,	•
Interest and dividends received from all so	ources, 71,992 50
Gross cash income,	\$1,706,955 70
Expenditur	RES.
Cash paid for fire losses,	
Deduct salvage and reinsurance,	
Net cash paid for fire losses,	
Cash paid for commissions and brokerage,	322,002 09
for salaries of officers and empl	
for State and local taxes, .	
for incidentals,	125,596 50
Gross cash expenditures,	\$1,774,436 70
RISKS AND PRE	MIUMS.
	Premiums.
Fire risks outstanding Dec. 31, 1893,	\$180,593,011 00 \$2,253,802 82
Fire risks written during 1894,	158,207,457 00 2,177,186 61
Total,	\$338,800,468 00 \$4,430,989 43
Deduct risks expired and terminated, .	150,698,226 00 1,970,845 29
In force at end of year,	\$188,102,242 00 \$2,460,144 14
Deduct amount reinsured,	5,143,690 00 79,651 43
Deduct amount remsured,	
Net amount in force,	\$182,958,552 00 \$2,380,492 71
. MISCELLANEO	ous.
Fire losses incurred during the year,	\$1,120,312 00
UNITED STATES BRANCH OF THE	"MANNHEIM INSURANCE
COMPANY," MANNHEI	
DEPOSIT CAPITAL,	\$300,000.
JAS. JOHNSTONE RILEY,	Resident Manager.
Office, New York	k City.
DETAILED STATEMENT OF ST	TOCKS AND BONDS.
United States bonds	Par Value. Market Value.

\$100,000 00

250,000 00

\$350,000 00 \$363,500 00

\$113,500 00

250,000 00

United States bonds,

New York City stock, .

SUMMARY	OF	Asset	rs D	EC. 3	31, 1894.			
Stocks and bonds, as per sche						00		
Cash in the office of the comp					79			
Cash deposited in bank, .					34,329			
Premiums in course of collect					27,319			
Notes taken for marine and in		10			2,250			
Tiotos turon 102 minimo una 1		u IIOII	~,	·	2,500			
Gross assets,							\$427,477	50
		nadm						
Cash not in control of trustee					\$ 34,408	29		
Premiums in course of collection					2 000	0.0		
unearned premiums, .					2,086			
Bills receivable,	•	•	•	•	2,250	00	20 = 44	
						_	38,744	62
Balance,							\$ 388,732	99
Dalance,	•	•	•	•		•	¢000,102	00
	Lī	ABILI	TIES					
Losses claimed and reported,					\$ 24,768	65		
Losses disputed or resisted,					7,500			
•								
Unearned premiums on outsta		_	as,	•	25,232			
State and local taxes, .			•	•	250			
Commissions and brokerage,				•	674			
Reinsurance,				•	173		~0 F00	0.7
Gross liabilities, except	capit	aı,	•	•			58,599	81
Surplus as regards policy-hol	dore						\$330,133	01
Deposit capital,				•		•	300,000	
Deposit capital,	•	•	•	•	• •	•	300,000	
Surplus over capital, .			1				\$ 30,133	01
outpills over elipidis,				·	• •		400,100	-
		Incor	ME.					
Marine premiums outstanding	r De	c. 31.	1893	3	\$29,264	04		
Same not collected,					430			
Starte not corrected,				·				
Net collected,		•			\$ 28,833	78		
Premiums on risks written or	rene	ewed,		•	231,463	12		
m l					4000 000			
Total,			•	•	\$260,296			
Premiums now in course of co	ollec	tion,	•	•	27,319	21		
Entire premiums collected,					\$232,977	69		
Less reinsurance and return p					15,074			
The state of the s								
Net cash marine premiums re	ceiv	ed,	•	•		•	\$217,903	21
Gross cash income, .		100	1				\$217,903	21

EXPENDITURES.

Cash paid for marine and inland losses, \$148,411 Deduct salvage and reinsurance, 13,817			
Net cash paid for marine and inland losses, .		\$134,594	24
Cash paid for commissions and brokerage,		15,310	63
for salaries of officers and employees,		10,181	11
for State and local taxes,		4,436	84
for incidentals,	•	10,525	33
Gross cash expenditures,		\$175,048	15
RISKS AND PREMIUMS.			
NE 1 12 11 TO 04 1000 04 071 701	0.0	Premium	
Marine risks outstanding Dec. 31, 1893, . \$1,371,734		\$27,436	
Marine risks written during 1894, 41,839,294	00	231,463	12
Total, \$43,211,028	00	\$258,899	73
Deduct risks expired and terminated, . 41,859,974	00	220,864	42
In force at end of year, \$1,351,054	00	\$38,035	31
Deduct amount reinsured, 35,500	00	807	99
Net amount in force, \$1,315,554	00	\$37,227	32
Miscellaneous.			
Marine and inland losses incurred during the year,	•	\$100,197	00

UNITED STATES BRANCH OF THE "MARINE INSURANCE COMPANY," LIMITED, LONDON, ENGLAND.

DEPOSIT CAPITAL, \$300,000.

PERCY CHUBB, Resident Manager.

Office, New York City.

DETAILED STATEMENT OF STOCKS AND BONDS.

					0			
						Par Valu	ie.	Market Value.
United States bonds,.	•	•	•	•		\$100,000 (00	\$113,000 00
New York city bonds,						300,000 (00	309,000 00
Pennsylvania Railroad l	onds,	, .				50,000 (00	60,000 00
N. Y. Central & Hudson	n Rive	er R	.R. bo	onds,	•	25,000 (00	25,000 00
						\$475,000 (00	\$507,000 00
Sum	MARY	OF	Asse	rs Di	EC. 3	1, 1894.		
Stocks and bonds, as pe	r sche	dul	e, .			\$507,000 (00	

Cash in the office of the company, .

Cash deposited in bank, .

1,622 58

19,261 20

Notes taken for marine and inland risks, . 16 Reinsuranee,	,213 80 ,676 16 ,633 86
$\it Una$ dmitted.	
	,000 00
	,883 78
Cash, not in control of trustees, 20	133,883 78
Balance,	. \$460,523 82
LIABILITIES.	
	0.00
	2,959 61
Less reinsurance,	,000 00
Net amount of unpaid losses, \$34	,959 61
•	,269 66
-	,000 00
	,475 91
•	,359 81
	,571 92
Tremsurance disarrowed,	
Gross liabilities, except capital, \$162	,636 91
	,997 18
	153,639 73
Surplus as regards policy-holders,	\$306,884 09
Deposit eapital,	300,000 00
Surplus over capital,	\$6,884 09
burpius over capital,	• • • • • • • • • • • • • • • • • • • •
Income.	
	, 750 59
	,727 87
Tremmins on risks written or renewed, 202	,121 01
Total,	,478 46
	,889 96
Entire premiums collected, \$251	,588 50
Less reinsurance and return premiums, 86	,650 24
- co com - con - c	\$164,938 26
Interest and dividends received from all sources, .	10,355 98
0	0175 004 04
Gross cash income,	\$175,294 24
Panavarana	
Expenditures.	100 05
•	,439 07
	,181 41
Net eash paid for marine and inland losses, . —	\$23,257 66

\$246,259 05

Cash paid for commissions and brokera	ge,			•		\$12,112	80
for salaries of officers and en	_					5,764	46
for State and local taxes,				•		4,577	
Tor Suite and Total times,	•	•	•	•	٠.		
Gross cash expenditures,	•	•	•	•	•	\$45,712	59
· Risks and P	REMI	UMS.					
						Premium	13.
Marine risks outstanding Dec. 31, 1893,	•	\$18	3,141	,918	00	\$94,194	08
Marine risks written during 1894, .	•	140	5,449	,036	00	262,727	87
Total,	•	\$ 164	1,590	,954	00	\$356,921	95
Deduct risks expired and terminated,	•	140	5,649	718	00	274,779	01
In force at end of year,		\$17	7,941	,236	00	\$82,142	94
Deduct amount reinsured,	•	(5,279	,432	00	25,873	28
Net amount in force,	•	\$11	1,661	,804	00.	\$56,269	66
Miscellai	NEOU	s.					
Marine and inland losses incurred durin	g the	e year	r,			\$35,021	00

UNITED STATES BRANCH OF THE "NATIONAL ASSURANCE COMPANY," IRELAND.

DEPOSIT CAPITAL, \$200,000.

GILBERT PALACHE, Manager.

Office, San Francisco, Cal.

DETAILED STATEMENT OF STOCKS AND BONDS.

					TO **		
					Par Val	ue.	Market Value.
Boston city bonds,	•	•	•	•	\$120,000	00	\$129,800 00
Boston & Maine Railroad bone	ds,	•	•		20,000	00	20,600 00
150 shares Fitchburg Railroad	sto	ock,			15,000	00	12,450 00
Lynn city bonds,					15,000	00	15,525 00
Old Colony Railroad bonds,			•		20,000	00	21,000 00
Reading (Pa.) city bonds,					10,000	00	10,550 00
					\$200,000	00	\$ 209,925 00
SUMMARY	OF	Asse	TS]	DEC.	31, 1894.		
Stocks and bonds, as per school	dule	э			\$209,925	00	
0 1 1 1 1 1 1					36,334		
out deposited in built,	•	•	•	•	00,001	00	

Gross assets,

Liabii	LITIES						
Losses disputed or resisted,		•		,550			
Uncarned premiums on outstanding ri	sks,	•	9	,089	25		
Gross liabilities, except capital,	•	•				\$13,639	25
Surplus as regards policy-holders, .	•					\$232,619	80
Deposit capital,	•	•	•	•	•	200,000 (00
Surplus over capital,		•		•	•	\$32,619 8	80
Inco	ME.						
Cash fire premiums received,	•	•	•	•	•	\$24,642 (00
Gross cash income,		·			•	\$24,642 (00
Expend	ITURE	S.					
Cash paid for fire losses,			•			\$25,010 (03
Cash paid for commissions and broker	age,	•	•	•		3,696	30
Gross cash expenditures,		•			•	\$28,706	33
RISKS AND	PREM	IUM	s.				
D: 11 (/ 1: D 01 1000			00 110	0.00	00	Premiums.	
Fire risks outstanding Dec. 31, 1893,	•		\$8,119			\$143,018 9	
Deduct risks expired and terminated,	•	•	6,824,	508	00	119,271 (00
In force at end of year,	•		\$1,295	502	00	\$23,747 8	84
Deduct amount reinsured,	•	•	59,	,600	00	1,316 7	70
Net amount in force,			\$1,235,	902	00	\$22,431	14
MISCELL	ANEOU	cs.					
Fire losses incurred during the year,		•	•	•	•	\$22,493	00

UNITED STATES BRANCH OF THE "NORTH BRITISH AND MERCANTILE INSURANCE COMPANY," LONDON AND EDIN-BURGH.

DEPOSIT CAPITAL, \$200,000.

HENRY E. BOWERS, Manager.

Office, New York, N. Y.

	Par Value.	Market Value.
United States bonds,	\$420,000 00	\$459,677 50
N. Y. Central & H. R. Railroad bonds, .	500,000 00	620,000 00
West Shore Railroad bonds,	400,000 00	416,000 00
N. Y., Lackawanna & Western R R. bonds,	100,000 00	133,000 00
Delaware & Hudson Canal Co. bonds, .	61,000 00	88,450 00
St. Paul & Northern Pacific Railroad bonds,	50,000 00	59,000 00
Chicago & North Western Railroad bonds,	156,000 00	223,405 00
Baltimore & Ohio Railroad bonds,	200,000 00	223,710 00

				Par Va	lue.	Market Val	ue.
City of Boston bonds,				\$80,000		\$89,900	00
New York county stock,				22,000		27,747	00
New York city bonds,		•		24,000		27,492	
Alabama bonds,				10,000		10,400	
Virginia bonds,				41,100		25,071	
West Virginia certificates, .				18,666		2,426	
Underwriters' Salvage Co. (N. Y.				1,000		1,000	
	,						
				\$2,083,766	67	\$2,407,278	50
SUMMARY OF	Aggr	me Dr	20	21 1004			
Cash value of unencumbered real					00		
			٠	-			
Stocks and bonds, as per schedule			•	2,407,278			
Cash in the office of the company,			•	13,104			
Cash deposited in bank,				263,620			
Interest due and accrued,			•	48,056			
Premiums in course of collection	. —		•	329,395			
Notes taken for marine and inland		-	٠	4,644			
Reinsurance, etc.,			•	7,454	08		
Premiums more than 3 months due			00			A0 ***0 ***0	٠,
Gross assets,	•	•				\$ 3,573,553	34
Π_{T}	adm	itted.					
Special deposits,	•	•		\$244,462	00		
Securities not in control of trustee			,	91,896			
Cash not in control of trustees,				260,966			
						597,325	81
Dalama							
Balance,		•	•			\$97,325 \$2,976,227	
·		•	•				
·		· ITIES.	•	\$91,779			
Losses adjusted, unpaid,		· ITIES.	•		. 45		
Losses adjusted, unpaid,	ABIL:	· ITIES.	•	\$ 91,779	45 03		
Losses adjusted, unpaid, claimed and reported, . disputed or resisted, .	ABIL:	· ITIES. ·	•	\$91,779 167,518 44,474	45 03 76		
Losses adjusted, unpaid,	ABIL:	· ITIES. ·	•	\$91,779 167,518 44,474 \$303,772	45 03 76 24		
Losses adjusted, unpaid, claimed and reported, . disputed or resisted, .	ABIL:	· ITIES. ·		\$91,779 167,518 44,474	45 03 76 24		
Losses adjusted, unpaid,	ABIL:	· ITIES. ·		\$91,779 167,518 44,474 \$303,772 8,211	45 03 76 24 91		
Losses adjusted, unpaid,	ABIL	· ITIES.		\$91,779 167,518 44,474 \$303,772 8,211 \$295,560	45 03 76 24 91		
Losses adjusted, unpaid,	ABIL	ities.	•	\$91,779 167,518 44,474 \$303,772 8,211 \$295,560 1,882,983	45 03 76 24 91 33 94		
Losses adjusted, unpaid,	ABIL	ities.	•	\$91,779 167,518 44,474 \$303,772 8,211 \$295,560 1,882,983 11,137	45 03 76 24 91 33 94 69		
Losses adjusted, unpaid,	ABIL	ities.		\$91,779 167,518 44,474 \$303,772 8,211 \$295,560 1,882,983 11,137 57,506	45 03 76 24 91 33 94 69 82		
Losses adjusted, unpaid,	ABIL	ities.		\$91,779 167,518 44,474 \$303,772 8,211 \$295,560 1,882,983 11,137 57,506 10,189	45 03 76 24 91 33 94 69 82 37		
Losses adjusted, unpaid,	ABIL	ities.		\$91,779 167,518 44,474 \$303,772 8,211 \$295,560 1,882,983 11,137 57,506	45 03 76 24 91 33 94 69 82 37		
Losses adjusted, unpaid,	ABIL:	ities.		\$91,779 167,518 44,474 \$303,772 8,211 \$295,560 1,882,983 11,137 57,506 10,189	33 76 24 91 33 94 69 82 37 60		
Losses adjusted, unpaid,	ABIL:	ities.		\$91,779 167,518 44,474 \$303,772 8,211 \$295,560 1,882,983 11,137 57,506 10,189 909	. 45 03 76 24 91 33 94 69 82 37 60		
Losses adjusted, unpaid,	ABIL:	ities.		\$91,779 167,518 44,474 \$303,772 8,211 \$295,560 1,882,983 11,137 57,506 10,189 909 \$2,258,287	. 45 03 76 24 91 33 94 69 82 37 60		553
Losses adjusted, unpaid,	ABIL:	ities.		\$91,779 167,518 44,474 \$303,772 8,211 \$295,560 1,882,983 11,137 57,506 10,189 909 \$2,258,287	. 45 03 76 24 91 33 94 69 82 37 60	\$2,976,227	53
Losses adjusted, unpaid,	ABIL:	ities.		\$91,779 167,518 44,474 \$303,772 8,211 \$295,560 1,882,983 11,137 57,506 10,189 909 \$2,258,287	. 45 03 76 24 91 33 94 69 82 37 60	\$2,976,227 \$2,088,188 \$888,039	53 21
Losses adjusted, unpaid,	ABIL:	ities.		\$91,779 167,518 44,474 \$303,772 8,211 \$295,560 1,882,983 11,137 57,506 10,189 909 \$2,258,287	. 45 03 76 24 91 33 94 69 82 37 60	\$2,976,227	53 21

Incom	Œ.		
Fire premiums outstanding Dec. 31, 189		. \$403,897	23
Premiums on risks written or renewed,		. 2,824,524	67
Total,		Q 3 998 491	90
Premiums now in course of collection,			
Entire premiums collected,			
Less reinsurance and return premiums,			
Net cash fire premiums received, .	•		— \$2,351,377 06
Interest and dividends received from all			
Income from rents,	•		. 12,165 88
Gross cash income,			. \$2,480,718 51
EXPENDIT	URES	5.	
Cash paid for fire losses,			
Deduct salvage and reinsurance, .			
Net cash paid for fire losses,	•		\$1,573,777 44
Cash paid for commissions and brokera			
for salaries of officers and en			
for State and local taxes,			
for incidentals,	•		. 105,030 06
Gross cash expenditures,			. \$2,336,155 56
RISKS AND P	REMI	IUMS.	
			Premiums.
Fire risks outstanding Dec. 31, 1893,	•	•	00 \$3,842,933 78
Fire risks written during 1894,	.•	246,445,625	00 2,824,524 67
Total,		\$593,295,163	CO \$6,667,458 45
Deduct risks expired and terminated,			00 2,802,787 46
In force at end of year,	•		00 \$3,864,670 99
Deduct amount reinsured,	7	12,781,338	00 112,217 67
Net amount in force,		\$330,685,411	00 \$3,752,453 32
Miscella	NEOU	rs.	
Fire losses incurred during the year,			. \$1,446,801 00
UNITED STATES BRANCH OF T	HE	"NORTHER	N ASSURANCE

UNITED STATES BRANCH OF THE "NORTHERN ASSURANCE COMPANY," LONDON, ENGLAND.

DEPOSIT CAPITAL, \$200,000.

H. S. WHEELOCK, New England Manager.

Office, 53 State Street, Boston.

,	3		e		e	Par Value.	Market Value.
United States bonds,		•				\$385,000 00	\$435,050 00
Salem, Oregon; city bon	ds,			7.		40,000 00	40,460 00

					Par V	a l 11 A	Market Va	متاته
New York city bonds, .					\$200,000			
Boston city bonds,				Ů	139,500		151,706	
O. T	•			į	40,000		42,666	
•	•				52,500		53,812	
C4 TD . 7 . 14 1 3.		•			50,000		53,375	
Minneapolis city bonds, .	4 *	•	•	•	100,000		102,500	
Massachusetts State bonds,				•	25,000		27,812	
Pennsylvania Railroad bonds			•	•	100,000		102,333	
777 (0) 5 11 11 1		• •	•	•	50,000		53,000	
West Shore Hambad Bollds,	. •	- ·	•	•				
					\$1,182,000	00	\$1,264,216	24
SUMMARY	OF	ÁSSE	TS D	EC.	31, 1894.			
Cash value of unencumbered					\$115,000	00		
Stocks and bonds, as per sch					1,264,216			
Cash in the office of the com					2,628			
Cash deposited in bank, .				i.	97,653			
	•		•	ľ	4,850			
Premiums in course of collections			(25	•	204,138			
Reinsurance, etc.,			,5),	•	1,143			
Premiums more than 3 mont			2770	40	1,140	20		
				40			\$ 1,689,631	0.1
Gross assets,		•		•			\$1,000,001	0+
		nadm	itted.		0010 510	00		
Special deposits in other Sta		•	•	•	\$249,510			
Cash not in control of trusted	es,	•	•	•	100,282	90	240.700	5.0
Cash not in control of trustee	es,	•	•	•	100,282		349,792	56
Cash not in control of trusted Balance,	es,	•	•	•	100,282	_	349,792 \$1,339,838	
*	•		•	•		_		
Balance,	Lı	ABIL	· · ·	•				
Balance, Losses adjusted, unpaid, .	Lı	ABIL	•	•	÷6,205	98		
Balance, Losses adjusted, unpaid,	Lı	ABIL	· ITIES. ·	•	\$6,205 109,480	98 22		
Balance, Losses adjusted, unpaid, .	Lı	ABIL	•	•	÷6,205	98 22		
Balance, Losses adjusted, unpaid,	Lı	ABIL	· ITIES. ·	•	\$6,205 109,480	98 22 00		
Balance, Losses adjusted, unpaid, . claimed and reported disputed or resisted,	Lı	ABIL	· ities. ·	•	\$6,205 109,480 39,776	98 22 00 20		
Balance, Losses adjusted, unpaid,	Lı	ABIL	ITIES.	•	\$6,205 109,480 39,776 \$155,462 9,082	98 22 00 20 74		
Balance, Losses adjusted, unpaid,	Lı	ABIL	ITIES.		\$6,205 109,480 39,776 \$155,462 9,082 \$146,379	98 22 00 20 74 46		
Balance, Losses adjusted, unpaid, elaimed and reported disputed or resisted, Total amount of losses,	Lı	ABILI	ties.		\$6,205 109,480 39,776 \$155,462 9,082 \$146,379 1,021,738	98 22 00 20 74 46 92		
Balance, Losses adjusted, unpaid,	Lı	ABILI	ties.		\$6,205 109,480 39,776 \$155,462 9,082 \$146,379 1,021,738 1,451	98 22 00 20 74 46 92 81		
Balance, Losses adjusted, unpaid,	Lı	ABILI	ties.		\$6,205 109,480 39,776 \$155,462 9,082 \$146,379 1,021,738 1,451 28,334	98 22 00 20 74 46 92 81 32		
Balance, Losses adjusted, unpaid,	Lı	ABILI	tries.		\$6,205 109,480 39,776 \$155,462 9,082 \$146,379 1,021,738 1,451 28,334 10,578	98 22 00 20 74 46 92 81 32 01		
Balance, Losses adjusted, unpaid,	Lı	ABILT	ities.		\$6,205 109,480 39,776 \$155,462 9,082 \$146,379 1,021,738 1,451 28,334 10,578 3,902	98 22 00 74 46 92 81 32 01 40		
Balance, Losses adjusted, unpaid,	Lı	ABILT	ities.		\$6,205 109,480 39,776 \$155,462 9,082 \$146,379 1,021,738 1,451 28,334 10,578	98 22 00 74 46 92 81 32 01 40		
Balance, Losses adjusted, unpaid,	LI ,	ABILT	ities.		\$6,205 109,480 39,776 \$155,462 9,082 \$146,379 1,021,738 1,451 28,334 10,578 3,902 1,947	98 22 00 74 46 92 81 32 01 40 49		
Balance,	Lı candir laries	ABILE	ities.		\$6,205 109,480 39,776 \$155,462 9,082 \$146,379 1,021,738 1,451 28,334 10,578 3,902 1,947 \$1,214,332	98 22 00 20 74 46 92 81 32 01 40 49		
Balance, Losses adjusted, unpaid,	Lı candir laries	ABILE	ities.		\$6,205 109,480 39,776 \$155,462 9,082 \$146,379 1,021,738 1,451 28,334 10,578 3,902 1,947	98 22 00 20 74 46 92 81 32 01 40 49		48
Balance,	LI 	ABILITATION ABILIT	ities.		\$6,205 109,480 39,776 \$155,462 9,082 \$146,379 1,021,738 1,451 28,334 10,578 3,902 1,947 \$1,214,332	98 22 00 20 74 46 92 81 32 01 40 49	\$1,339,838 1,058,845	48
Balance,	Li candir laries eapita	ABILT	ities.		\$6,205 109,480 39,776 \$155,462 9,082 \$146,379 1,021,738 1,451 28,334 10,578 3,902 1,947 \$1,214,332	98 22 00 20 74 46 92 81 32 01 40 49	\$1,339,838 1,058,845 \$280,992	73 75
Balance,	Li candir laries eapita	ABILT	ities.		\$6,205 109,480 39,776 \$155,462 9,082 \$146,379 1,021,738 1,451 28,334 10,578 3,902 1,947 \$1,214,332	98 22 00 20 74 46 92 81 32 01 40 49	\$1,339,838 1,058,845	73 75
Balance,	Li 	ABILT	ities.		\$6,205 109,480 39,776 \$155,462 9,082 \$146,379 1,021,738 1,451 28,334 10,578 3,902 1,947 \$1,214,332	98 22 00 20 74 46 92 81 32 01 40 49	\$1,339,838 1,058,845 \$280,992	78 75 00

INCOME. Fire premiums outstanding Dec. 31, 1893, \$242,425 80 1,587 71 Net collected, \$240,838 09 . 1,616,941 29 Premiums on risks written or renewed, . Premiums now in course of collection, . 207,909 44 Entire premiums collected, . . . \$1,649,869 94 Less reinsurance and return premiums, . . . 432,015 58 Net cash fire premiums received, _____ \$1,217,854 36 Interest and dividends received from all sources, . . . 47,309 08 Remittances from home office, . . . \$24,658 03 EXPENDITURES. Net cash paid for fire losses, . \$699,082 05 Cash paid for commissions and brokerage, 186,398 35 for salaries of officers and employees, . . . 76,750 66 for State and local taxes, . . . 35,048 73 for incidentals, 124,514 63 Gross cash expenditures, \$1,121,794 42 RISKS AND PREMIUMS. Premiums. \$171,378,992 00 \$2,029,174 61 Fire risks outstanding Dec. 31, 1893, 128,801,772 00 1,616,941 29 Fire risks written during 1894, Total,. \$300,180,764 00 \$3,646,115 90 133,882,012 00 1,594,216 24 Deduct risks expired and terminated, \$166,298,752 00 \$2,051,899 66 In force at end of year, . 4,137,699 00 42,909 86 Deduct amount reinsured, . . \$162,161,053 00 \$2,008,989 80 Net amount in force, . MISCELLANEOUS. . \$685,837 00

Fire losses incurred during the year,

UNITED STATES BRANCH OF THE "NORWICH UNION FIRE INSURANCE SOCIETY," NORWICH, ENGLAND.

DEPOSIT CAPITAL, \$200,000.

J. MONTGOMERY HARE, Resident Manager.

Office, New York, N. Y.

DETAILED STATEMENT OF STOCKS AND BONDS.

United States bonds,	Par Val. \$508,000		Market Value. \$574,040 00
New York City water loan,	100,000		103,000 00
New York Central & Hudson Riv. R.R. bonds,	75,000		94,875 00
TIT (01 D. 11 1) 1	40,000		42,500 00
Pennsylvania Company's bonds,	150,000		165,750 00
Pennsylvania Equipment Trust certificates, .	52,000		53,040 00
Chicago, Burlington & Quincy R.R. bonds, .	100,000		87,000 00
Chicago, Rock Island & Pacific R'y bonds,	90,000		92,250 00
Lake Shore & Michigan Southern R'y bonds, .	118,000		145,435 00
Richmond City, Va., bonds,	50,000		56,250 00
Lehigh & Wilkesbarre Coal Co. bonds,	8,000		8,720 00
N N OI COLD	100,000		102,000 00
Butler Co., Ohio, High & Main St. b'dge bonds,	50,000		53,973 00
Daniel Co., Omo, High & Main St. Dage Bollas,			00,370 00
•	\$1,441, 000	00	\$1,578,833 00
SUMMARY OF ASSETS DEC.	31, 1894.		
Loans on mortgage of real estate (first liens*),	\$40,000	00	
Interest due or accrued thereon,	150		
Stocks and bonds, as per schedule,	1,578,833		
Loans on collateral security, as per schedule,.	1,402		
Cash in the office of the company,	250,544		
Premiums in course of collection (gross), .	117,293		
Premiums more than 3 months due, \$16,317 34	,		
Gross assets,			\$ 1,988,223 14
			41,000,220 11
Unadmitted.			
Special deposits in other States,	\$ 234,875		
Cash not in control of trustees,	96,050	76	
			330,925 76
Balance,			\$1,657,297 38
	•		12,000,000
LIABILITIES.			
Amount of losses unpaid,	\$191,655	41	
Less reinsurance,	9,495	07	
Net amount of unpaid losses,	\$182,160	34	
Unearned premiums on outstanding risks,	1,209,865		
			_
* Total value of property mortgaged,			000 00
Amount of insurance held as collateral, .	• • •	40,	000 00

Due and accrued for rent, salaries, etc., Commissions and brokerage, Reinsurance disallowed, Gross liabilities, except capital, Deduct liability on special deposits, .		. 22,006 . 5,369 . \$ 1,422,242 . 130,259	80 28 66 88	
Surplus as regards policy-holders, . Deposit capital,				\$365,314 60 200,000 00
Surplus over capital,	•		•	\$165,314 60
INCOM	E.			
Fire premiums outstanding Dec. 31, 189 Premiums on risks written or renewed,		\$112,3861,944,551		
Total,				
Entire premiums collected, Less reinsurance and return premiums,				
Net cash fire premiums received, . Interest received on mortgages, . Interest and dividends received from all	•		•	\$1,561,778 56 1,800 00 61,830 88
Gröss cash income,	•			\$1,625,409 44
Expendit	URE	3.		
Cash paid for fire losses,	•	. \$1,034,378	95	
Deduct salvage and reinsurance, .				
Net cash paid for fire losses,				\$967,846 92
Cash paid for commissions and brokerage for salaries of officers and em	_			260,931 31 128,717 95
for State and local taxes, .				
	•		i	110,355 44
Gross cash expenditures,				\$1,488,463 86
Drawa Lam D				
RISKS AND P	REM	iums.		Premiums.
Fire risks outstanding Dec. 31, 1893,	•			\$2,321,367 72
Fire risks written during 1894,	•	174,631,313	00	1,944,551 76
Total,	•			\$4,265,919 48 1,840,732 71
In force at end of year, Deduct amount reinsured,				\$2,425,186 77 45,485 12
Net amount in force,		\$ 221,744,688	00	\$2,379,701 65
Miscellan	EOU	S.		
Fire losses incurred during the year,				\$ 912,157 00

UNITED STATES BRANCH OF "THE PALATINE INSURANCE COMPANY, LIMITED," OF MANCHESTER, ENGLAND.

DEPOSIT CAPITAL, \$200,000.

WM. WOOD, Manager.

Office, New York, N. Y.

DETAILED	STATEMENT	OF STOCKS	AND BONDS.
DETAILED	STATEMENT	OF STOCKS	AND DONDS.

DETAILED STATEMENT OF STOCK	S AND BOND	os.
77 1. 3 0	Par Value.	
United States bonds,	\$400,000 0	
Chicago, Rock Island & Pacific R.R. bonds, .	100,000 0	
West Shore bonds,	139,000 0	
Missouri, Kansas & Texas R.R. bonds,	100,000 0	· ·
Brooklyn City & Newtown Railroad bonds, .	50,000 0	
Baltimore & Ohio Railroad bonds,	, 77,000 (
Chicago & Northwestern Railroad bonds,	99,000 0	00 103,925 00
New York City bonds,	200,000 0	206,000 00
Manhattan Railway bonds,	150,000	00 147,000 00
Chicago, Milwaukee & St. Paul R.R. bonds, .	60,000	57,150 00
New York Elevated Railroad bonds,	50,000	55,625 00
N. Y., Lake Erie & West. Coal & R.R. bonds,	25,000 (27,500 00
N. Y. Central & Hudson River R.R. bonds, .	29,000 (33,290 00
Beech Creek Railroad bonds,	25,000 (26,500 00
Baltimore & Ohio Railroad bonds,	20,000	22,550 00
Chicago, Burlington & Quincy R R. bonds, .	40,000	00 40,100 00
Oregon Railway & Navigation Co. bonds, .	7,000 0	· ·
Southern Kansas Railroad bonds,	52,000 (•
State of Georgia bonds,	25,000	
Underwriters' Salvage Company, N. Y., stock,	1,000 (
3 1 7, , ,		
	\$1,649,000	00 \$1,713,522 00
SUMMARY OF ASSETS DEC.	31 1894	
Loans on mortgage of real estate (first liens*),	*	00
Interest due or accrued thereon,		
0/ 1 11 1	4 540 500 (
	1,684	
	193,933	
Cash deposited in bank,		
Interest due and accrued,	2,087	
Premiums in course of collection (gross), .	427,003	อย
Premiums more than 3 months due, \$9,164 46		A O 900 000 00
Gross assets,		\$2,389,092 60
Unadmitted.		
Special deposits in other States,	\$75,437	00
Cash not in control of trustees,	97,731	28
Interest and Salvage Company stock,	1,200	00
-		— 174,368 28
Balance,		. \$2,214,724 32
		, , , , , , , , ,
* Value of lands mortgaged,	\$1	25,000 00

. 25,000 00

Value of buildings thereon,

	Liabili	TIES.					
Losses adjusted, unpaid, .				\$60,774	18		
claimed and reported,				181,113			
disputed or resisted,					01		
Total amount of losses, .			. 8	275,214			
Less reinsurance,				2,942			
Net amount of unpaid losses,			. \$	$\frac{1}{272,271}$	19		
Unearned premiums on outsta				388,516			
Due and accrued for rent, sala	ries, etc.,			374			
State and local taxes, .				526	49		
Commissions and brokerage,				71,185	29		
Return premiums,				32,327			
Reinsurance,							
Reinsurance disallowed, .				1,250			
Gross liabilities, except ca	pital, .		. \$1,	770,256	19		
Deduct liability on special dep	osits,			37,295	07		
			_		-	\$1,732,961	12
Surplus as regards policy-hold	lers, .					\$481,763	20
Deposit capital,				•		200,000	
Surplus over capital, .		•	•			\$ 281,763	20
	Incom	Œ.					
Fire premiums outstanding De	ec. 31, 189)3.	. s	378,715	23		
Premiums on risks written or				023,524			
Total,			. \$3.	402,239	55		
Premiums now in course of co				436,828			
Entire premiums collected,			. \$2,	965,411	24		
Less reinsurance and return pr	remiums,			665,395	07		
Net cash fire premiums receive						\$2,300,016	17
Interest received on mortgages							
Interest and dividends received	d from al	lothe	r sour	ces, .		77,070	
Gross cash income, .			•		•	\$2,380,086	61
	Expendi	TURES					
				566,613	26		
Deduct salvage and reinsurance	e, .			46,078	08		
Net cash paid for fire losses,							18
Cash paid for commissions and	l brokera;	ge,				420,402	27
for salaries of office						139,411	
for State and local t						37,411	
for rent,						18,198	
for incidentals,.						78,874	
Gross cash expenditures,				•		\$2,214,833	23

RISKS AND PREMIUMS.

	Premiums.
Fire risks outstanding Dec. 31, 1893,	. \$197,074,239 00 \$2,334,273 91
Fire risks written during 1894,	. 265,863,214 00 3,023,524 32
Total,	\$ 462,937,453 00 \$ 5,357,798 23
Deduct risks expired and terminated,	. 233,656,076 00 2,715,353 02
In force at end of year,	\$ 229,281,377 00 \$ 2,642,445 21
Deduct amount reinsured,	. 1,813,583 00 24,835 35
Net amount in force,	\$227,467,794 00 \$2,617,609 86
Misceli	LANEOUS.
Fire losses incurred during the year,	\$1,420,526 00

UNITED STATES BRANCH OF THE "PHŒNIX ASSURANCE COMPANY OF LONDON," LONDON, ENGLAND.

DEPOSIT CAPITAL, \$200,000.

A. D. IRVING, Resident Manager.

Office, New York, N. Y.

DETAILED STATEMENT OF STOCKS AND BONDS.

	Par Value.	. Market Value.
United States bonds,	\$1,198,000	00 \$1,359,730 00
Central Railroad of New Jersey bonds,	50,000	00 57,500 00
Chicago, Rock Island & Pacific Railroad bonds,	50,000	00 52,375 00
New York, Chicago & St. Louis R.R. bonds, .	50,000	00 51,250 00
West Shore Railroad bonds,	120,000	00 127,800 00
Pennsylvania Company bonds,	25,000	00 28,250 00
Chicago & Northwestern Railroad bonds,	43,000	00 47,407 50
St. Paul, Minnesota & Manitoba,	50,000	00 51,500 00
	\$1, 586,000	00 \$1,775,812 50

SUMMARY OF ASSETS DEC. 31, 1894.

		•
Stocks and bonds, as per schedule,		\$1,775,812 50
Cash in the office of the company,		3,894 03
Cash deposited in bank,		441,834 84
Interest due and accrued,		17,942 50
Premiums in course of collection (gross),		243,158 92
Reinsurance,		15,884 87
Premiums more than 3 months due, \$4,607	76	
Gross assets.		\$2.4

98,527 66

Unadmit						
Special deposits in other States, .		. \$22	1,325	00		
Cash not in control of trustees,		. 2	0,433	08	00/1 770	^ ^
					\$241,758	08
Balance,					\$2,256,769	58
•						
LIABILIT	IES.					
Losses adjusted, unpaid,		. \$5	2,327	00		
claimed and reported,	•	. 40	6,808	00		
disputed or resisted,			34,724	00		
		_				
Total amount of losses,		. \$49				
Less reinsurance,		. 21	19,728	00		
Net amount of unpaid losses,			7.1.121			
Unearned premiums on outstanding risk			13,945			
Commissions and brokerage,			10,651			
Reinsurance,	•					
nemsurance,	•					
Gross liabilities, except capital,		. \$1,79	94,654	08		
Deduct liability on special deposits,		. 15	22,719	11		
					1,671,934	97
Surplus as regards policy-holders, .					\$584,834	61
Deposit capital,					200,000	
Surplus over capital,	•		•	•	\$384,834	61
Incom						
Fire premiums outstanding Dec. 31, 1899			97,152			
Premiums on risks written or renewed,	•	. 3,3	10,244	28		
Total,		. \$3,60	7.396	89		
Premiums now in course of collection,		. 2.				
Entire premiums collected,						
Less reinsurance and return premiums,						
Net cash fire premiums received, .						
Interest and dividends received from all	l sour	ces, .	•	•		
Gross eash income,					\$2,016,409	
22022 2002 1000 100,		•	·		*-,,	
Expendit	TIDES					
			89 749	91		
Cash paid for fire losses, Deduct salvage and reinsurance, .		4:	37,436	08		
Net cash paid for fire losses,	•				\$ 1.195.313	86
Cash paid for commissions and brokera						
for salaries of officers and en						
for State and local taxes,						98
for incidentals,					100,912	05
Gross cash expenditures,	•		•		\$1,848,571	98

RISKS AND PREMIUMS.

	Premiums.						
Fire risks outstanding Dec. 31, 1893,	. \$423,301,616 00 \$4,175,308 16						
Fine wieles remitten duning 1904	. 339,918,012 00 3,310,244 28						
Total,	\$ 763,219,628 00 \$ 7,485,552 44						
Deduct risks expired and terminated,	. 379,039,525 00 3,815,068 73						
In force at end of year,	\$384,180,103 00 \$3,670,483 71						
Deduct amount reinsured,	. 89,999,805 00 758,527 75						
Net amount in force,	\$294,180,298 00 \$2,911,955 96						
, Miscellaneous.							

Fire losses incurred during the year, \$1,151,065 00

UNITED STATES BRANCH OF THE "PRUSSIAN NATIONAL INSURANCE COMPANY," STETTIN, GERMANY.

DEPOSIT CAPITAL, \$200,000.

THEODORE W. LETTON, Resident Manager.

Office, Chicago, 111.

,	Par Value.	Market Value
United States bonds,	\$200,000 00	\$227,000 00
Baltimore & Ohio Railroad bonds,	30,000 00	33,900 00
Beech Creek Railway bonds,	30,000 00	31,275 00
Chesapeake & Ohio Railroad bonds,	10,000 00	9,987 50
Chicago, Milwaukee & St. Paul Railroad, .	30,000 00	34,200 00
East Tennessee, Virginia & Georgia R.R. bonds,	9,000 00	9,990 00
Erie Railway bonds,	10,000 00	13,100 00
Illinois Central Railroad bonds,	8,000 00	8,160 00
Lake Erie & Western Railroad bonds,	14,000 00	16,275 00
Lehigh Valley Railroad bonds,	29,000 00	30,196 25
Louisville & Nashville Railroad bonds,	31,000 00	36,000 00
Memphis & Charleston Railroad bonds,	10,000 00	11,100 00
Metropolitan Elevated Railway bonds,	12,000 00	14,925 00
Montana Central Railroad bonds,	11,000 00	12,540 00
Milwaukee, Lake Shore & Western R R. bonds,	11,000 00	14,410 00
New York, Chicago & St. Louis R.R. bonds, .	30,000 00	30,150 00
Rochester & Pittsburgh Railroad bonds,	14,000 00	17,500 00
St. Paul, Minneapolis & Manitoba R.R. bonds,	5,000 00	5,950 00
St. Paul & Sioux City Railroad bonds,	26,000 00	33,540 00
Union Elevated Railway bonds,	30,000 00	25,800 00
Valley of Ohio bonds,	30,000 00	15,000 00
	4.00.000.00	***************************************
0 0	\$ 580,000 00	\$ 630,998 75

SUMMARY OF ASSETS DEC. 31, 1894.	
Stocks and bonds, as per schedule, \$630,998 75	
Cash in the office of the company, 31 87	
Cash deposited in bank, 25,973 37	
Interest due and accrued, 12,082 34	
Premiums in course of collection (gross), . 107,826 57	
Reinsurance, 7 75	
Gross assets,	\$776,920 65
Unadmitted.	
Cash not in control of trustees,	2,798 61
Balance,	\$774,122 04
LIABILITIES.	
Losses adjusted, unpaid,	
claimed and reported, 37,206 25	
disputed or resisted, 7,680 00	
Total amount of losses,	
Less reinsurance, 5,708 56	
Net amount of unpaid losses, \$73,467 51	
Unearned premiums on outstanding risks, . 312,680 94	
Commissions and brokerage, 15,875 81	
Return premiums, 6,211 65	
Reinsurance,	
Gross liabilities, except capital, ————	418,164 10
Surplus as regards policy-holders,	\$355,957 94
Deposit capital,	200,000 00
Surplus over capital,	\$155,957 94
INCOME.	
Fire premiums outstanding Dec. 31, 1893, . \$114,258 18	
Premiums on risks written or renewed, 656,461 10	
Total,	
Premiums now in course of collection,	
Entire premiums collected, \$665,499 73	
Less reinsurance and return premiums, 181,202 59	A404.007.44
Net cash fire premiums received,	\$484,297 14 653 04
Cash marine premiums received,	24,936 00
Gross cash income,	\$ 509,886 18
Expenditures.	
Cash paid for fire losses,	
Deduct salvage and reinsurance, 23,984 45	\$220 202 12
Net cash paid for fire losses,	\$289,898 13

THE	RELIANCE	MARINE	INSTIRANCE	CO.	(LIMITED).	397
THE	RELIANCE	MARINE	INSURANCE	00.	(Limited).	00

Cash paid for commissions and broker	age,					\$107,612 48			
for salaries of officers and e	-	vees.				43,551 11			
for State and local taxes,		<i>J</i> ,	Ť	•	Ť	12,323 18			
for rents and incidentals,		•	•	•	•	30,638 43			
for rems and incidentals,	•	•	•	•	•	50,056 45			
Gross cash expenditures,	•	•	•	•		\$484,0 2 3 33			
RISKS AND PREMIUMS.									
TI 11 TO 04 4000			×	~~-		Premiums.			
Fire risks outstanding Dec. 31, 1893,	•			,257		\$ 487,065 05			
Fire risks written during 1894,	•	. 47	7,036 	,613	00	656,461 10			
Total,		. \$82	2,604	.870	00	\$1,143,526 15			
Deduct risks expired and terminated,		_		,616		520,258 67			
Doddor lisks expired and terminated,	•			,010		020,200 01			
In force at end of year,				,254		\$623,267 48			
Deduct amount reinsured,	•		2,268 	,759	00	39,164 92			
Net amount in force,	•	. \$42	2,597	,495	00	\$ 584,102 56			
Marine risks written during 1894, .			\$124	,189	00	\$653 04			
Deduct risks expired and terminated,				,739		464 17			
Doddot Hillis Onpirod and forminated,		•							
Net amount in force,		•	\$9	,450	00	\$188 87			
MISCELLA	ANTO	rre							
	INEU	US.							
Fire losses incurred during the year,	•		•		•	\$304,216 00			

UNITED STATES BRANCH OF "THE RELIANCE MARINE IN-SURANCE COMPANY (LIMITED)," LIVERPOOL.

DEPOSIT CAPITAL, \$300,000.

HENRY DESPARD, Resident Manager.

Office, New York, N. Y.

DETAILED STATEMENT OF STOCKS AND BONDS.

						Par Value.	Market Value.
United States bonds,	•	•	•	•		\$25,000 00	\$ 28,312 50
New York city bonds,	•	•	•		0	200,000 00	203,500 00
Brooklyn eity bonds,	•	•			•	50,000 00	53,750 00
Boston city bonds, .	•	•	•		•	30,000 00	30,150 00
Old Colony Railroad bond	ls,	•	•	•	•	1 5,000 00	15,825 00
						\$ 320,000 00	\$ 331,537 50

SUMMARY OF ASSETS DEC. 31, 1894.

Stocks and bonds, as per	sche	dule,			\$331,537	50.
Cash deposited in bank,		•			6,583	33
Interest due and accrued,	•		•	•	3,231	25

398 THE RELIANCE MARINE INSURANCE CO. (LIMITED).

Premiums in course of collection (gross), . \$29,125 Notes taken for marine and inland risks, . 8,586 Reinsurance,	20	
	_	\$ 379,743 60
Unadmitted.		
Bills receivable,		
Cash not in control of trustees, 6,583	33	
Premiums in course of collection, in excess of		
unearned premiums, . ' 128	25	
	_	15,297 78
Balance,		\$ 364,445 82
Liábilities.		
Losses adjusted, unpaid,	14	
claimed and reported,		
disputed or resisted, 48,800		
disputed of resisted, 45,000		
Total amount of losses, \$66,412		
Less reinsurance,		
Net amount of unpaid losses, \$20,513	33	
Unearned premiums on outstanding risks, . 28,997		
Due and accrued for rent, salaries, etc., 383		
Commissions and brokerage, 899	11	
Reinsurance 1.511	88	
Reinsurance disallowed,		
Gross liabilities, except capital, ———		65,305 06
, , ,		
Surplus as regards policy-holders,		\$299,140 76
Deposit capital,		300,000 00
Impairment of capital,	•	\$859 24
INCOME.		
Marine premiums outstanding Dec. 31, 1893, . \$39,091	81	
Premiums on risks written or renewed, 206,693		
Total,	4.1	
Premiums now in course of collection, 37,743	00	
Entire premiums collected, \$208,042	35	
Less reinsurance and return premiums, 47,591		
Net cash marine premiums received, ———		\$160,450 62
Interest and dividends received from all sources,		10,320 58
Income from all other sources,		133 90
· · · · · · · · · · · · · · · · · · ·		
Gross cash income,	•	\$170,905 10

EXP	ENDI	TURES.
444	LIVE.	T C TELLO

,3111 1111111	. 0	•					
Cash paid for marine and inland losses,			\$94	737	37		
Deduct salvage and reinsurance, .			24,	873	95		
Net cash paid for marine and inland los						\$69,863	42
Cash paid for commissions and brokera			•			19,745	66
for salaries of officers and en	_	rees.	, .			8,480	84
for State and local taxes,						2,046	52
for incidentals,						10,685	
· ·							
Gross cash expenditures,			•		•	\$ 110,822	33
RISKS AND P	REMI	IUM!	S.				
						Premiun	18.
Marine risks outstanding Dec. 31, 1893,			\$911	,390	00	\$32,608	39
Marine risks written during 1894, .	•	. 9	26,503	,956	00	206,693	60
Total,		90	27,415.	346	00	\$239,301	99
Deduct risks expired and terminated,	•		25,706			196,323	
Deduct fisks expired and terminated,	•		20,100			100,020	<u> </u>
In force at end of year,			\$1,709		00	\$42,978	45
Deduct amount reinsured,	•	•	148	,965	00	4,985	
Net amount in force,		. 4	\$1, 560,	,166	00	\$37 ,993	
Miscella	NEOU	S.					
Marine and inland losses incurred during	g the	e ye	ar,	•		\$82,806	00

UNITED STATES BRANCH OF THE "ROYAL INSURANCE COMPANY," LIVERPOOL, ENGLAND.

Office, 85 Water Street, Boston.

DEPOSIT CAPITAL, \$200,000.

SCULL & FIELD, Managers of the New England Branch.

	Par Value	. Market Value.
United States bonds,	\$560,000 00	\$632,800 00
Albany & Susquehanna Railroad bonds, .	100,000 0	0 119,000 00
Brooklyn & Montauk Railroad bonds, .	25,000 0	0 27,500 00
Central Railroad of New Jersey bonds, '.	200,000 00	230,000 00
Chicago, Burlington & Quincy R.R. bonds,	50,000 00	62,000 00
Chicago, Milwaukee & St. Paul R.R bonds,	62,000 00	81,220 00
Chicago & Northwestern Railroad bonds,	100,000 00	143,000 00
Chicago, Rock Island & Pacific R.R. bonds,	100,000 0	132,000 00
Cin., Ind., St. Louis & Chicago R.R. bonds,	100,000 0	96,000 00
Cleveland & Pittsburgh Railroad bonds,.	100,000 0	0 110,000 00

Cash deposited in bank,	5,646 669,158 2,039 14,985 2,264 8,510	36 64 87 43 97 21	\$7,158,759 494,776	
Cash deposited in bank,	5,646 669,158 2,039 14,985 2,264 8,510 \$127,043 254,250	36 64 87 43 97 21	\$ 7,158,759	23
Cash deposited in bank,	5,646 669,158 2,039 14,985 2,264 8,510	36 64 87 43 97 21	\$7 ,158,759	23
Cash deposited in bank,	5,646 669,158 2,039 14,985 2,264 8,510	36 64 87 43 97 21	\$ 7,158,759	23
Cash deposited in bank,	5,646 669,158 2,039 14,985 2,264 8,510	36 64 87 43 97 21	\$ 7,158,759	23
Cash deposited in bank,	5,646 669,158 2,039 14,985 2,264 8,510	36 64 87 43 97 21	\$ 7,158,759	23
Cash deposited in bank,	5,646 669,158 2,039 14,985 2,264 8,510	36 64 87 43 97		
Cash deposited in bank,	5,646 669,158 2,039 14,985 2,264	36 64 87 43 97		
Cash deposited in bank,	5,646 669,158 2,039 14,985	36 64 87 43		
Cash deposited in bank,	5,646 669,158 2,039	36 64 87		
Cash deposited in bank,	5,646 669,158	36 64		
Cash deposited in bank,	5,646	36		
Cash deposited in bank,				
Cash in the office of the company,				
Stocks and bonds, as per schedule, Cash in the office of the company,	3,722,710 16,222			
Interest due or accrued thereon,	1,976			
Loans on mortgage of real estate (first liens*),				
	\$1,818,200			
SUMMARY OF ASSETS DEC.		10		
Crassing on Jacques Dug	91 1004			
	\$3,220,000	00	\$ 3,722,710	00
Winona & St. Peter Railroad bonds,				
West Shore Railroad bonds,	100,000 38,000		106,500 50,160	
United New Jersey Railroad Canal Co. bonds,			333,000	
Syracuse, Binghamton & N. Y. R.R. bonds, .			66,000	
St. Paul, Minneapolis & Manitoba R.R. bonds,			88,500	
Rome, Watertown & Ogdensburg R.R. bonds,			29,750	
Philadelphia & Reading Railroad bonds,	100,000		106,000	
Pittsburgh, Fort Wayne & Chic. R.R. bonds, .	14,000	00	20,020	00
Pennsylvania Railroad bonds,			6,700	00
N. Y., Lackawanna & Western R.R. bonds, .	100,000		136,000	
New York & Harlem Railroad bonds,	110,000		129,800	
New York, Chicago & St. Louis R.R. bonds, .	100.000		102,500	
N. Y. Central & Hudson River R R. bonds,	100,000		127,000	
Milwaukee & St. Paul Railroad bonds, Morris & Essex Railroad bonds,	100,000 16,000		127,000 22,880	
Michigan Central Railroad bonds,	170,000		185,980	
Lehigh Valley Railroad bonds,	250,000		248,500	
	30,000		34,500	
Lake Erie & Western Railroad bonds			110,000	
T > T 1 0 TT . T 11 1 1	\$40,000	00	\$58,400	
· · · · · · · · · · · · · · · · · · ·	640 000	lue.	Market Va	

^{*} Total value of property mortgaged, \$680,000 00 Amount of insurance held as collateral, 314,000 00

•	LIAI	BILIT	IES.					
Losses adjusted, unpaid, .					\$38,147	08		
claimed and reported,		•			666,455			
disputed or resisted,		•	•	•	79,167			
Total amount of losses, .		•			\$783,770	73		
Less reinsurance,	•	•	•	٠	•186,153	65		
Net amount of unpaid losses,		•			\$597,617			
Unearned premiums on outsta	_			•	4,179,818			
Reclaimable on perpetual fire	_			•	211,834			
Liability under life departmen				•	114,000			
Due and accrued for rent, sala	ries,	etc.,	•		7,731	. 88		
State and local taxes, .	•				18,574	78		
Commissions and brokerage,	•	•			122,326	84		
Return premiums,	•			•	19,478	92		
Reinsurance,	•	•			142,080	84		
Reinsurance disallowed, .		•		•	19,505			
Gross liabilities, except ca	nital			•	\$5,432,964	45		
Deduct liability on special dep			•	•	211,341			
Deduct Intollity on special dep	03163,		•	•	211,011		\$5,221,622	68
Surplus as regards policy-hold	lers,	•					\$1,442,359	85
Deposit capital,	• (0)	•	•	•		•	200,000	00
Surplus over capital, .		•		•			\$1,242,359	85
	In	сомі	E.					
Fire premiums outstanding De	ec. 31	1899	3		\$748,839	41		
Premiums on risks written or				•	6,619,938			
Total,		•			\$7, 368,777	97		
Premiums now in course of co	llectio	on,			683,450			
Entire premiums collected,		•			\$6,685,327	21		
Less reinsurance and return pr								
Net cash fire premiums receive							\$4,993,917	09
Interest received on mortgage							12,147	
Interest and dividends received							166,881	
Income from rents,							60,388	
Income from all other sources						·	46	
Deposits received for perpetua					\$61,568	42		
							A. 000 001	
Gross cash income, .	•	•	•	•	1 1	•	\$5,233,381	08
	EXPEN							
Cash paid for fire losses, .	•	•	•		\$3,433,641	88		
Deduct salvage and reinsurance	e,	•	•	•	476,546	20		
Net cash paid for fire losses,	•	•					\$2,957,095	68

.

Cash paid for commissions and brokera	age, \$852,300 18
for salaries of officers and en	
for State and local taxes,	
for incidentals,	
Deposits returned on perpetual fire risk	
Gross cash expenditures,	\$4,492,279 17
RISKS AND F	PREMIUMS.
T' '1 / 1' D 01 1000	Premiums.
Fire risks outstanding Dec. 31, 1893,	. \$790,544,171 00 \$7,712,109 68
Fire risks written during 1894, .	. 704,510,436 00 6,619,938 56
Total,	. \$1,495,054,607 00 \$14,332,048 24
Deduct risks expired and terminated,	. 620,050,547 00 5,646,963 41

In force at end of year,	. \$875,004,060 00 \$8,685,084 83
Deduct amount reinsured,	. 79,208,530 00 578,331 37
Net amount in force	. \$795,795,530 00 \$8,106,753 46
Perpetual fire risks in force (not include	
above),	
MISCELLA	NEOUS.
Fire losses incurred during the year,	\$2,996,893 00
,	

UNITED STATES BRANCH OF "THE ROYAL EXCHANGE ASSURANCE," LONDON, ENGLAND.

DEPOSIT CAPITAL, \$200,000.

ROBERT DICKSON, Resident Manager.

Office, San Francisco, Cal.

T 10						Par Value.	Market Value.
United States bonds,.	•	•				\$267,600 00	\$ 305,064 00
Boston city bonds, .	•	•	•		•	22,000 00	24,860 00
						\$289,600 00	\$329,924 00
Suma	IARY	OF	Asse	TS D	EC.	31, 1894.	
Stocks and bonds, as per	sche	edule	, .			\$ 329,924 00	
Cash in the office of the	comp	oany.	, •			100 44	
Interest due and accrued	l, .					2,676 00	
Premiums in course of o	olled	tion	(gro	ss),	•	43,492 50	
Gross assets, .				•	•		\$376,192 94

Unadmit	ted.						
Special deposits in other States, .			\$57,0	000	00		
Cash not in control of trustees,							
						\$57,100	44
Balance,	•	•	•		•	\$319,092	50
Liabilit	TTT C						
			A = /	20	00		
Losses claimed and reported,			\$15,8				
Less reinsurance,	•	•		347	00		
Net amount of unpaid losses,			\$9,9		89		
Unearned premiums on outstanding risk			118,	959	33		
Commissions and brokerage,			9,	498	95		
Reinsurance,	•	•		886			
Gross liabilities, except capital,	•	•	\$140,				
Deduct liability on special deposits, .	•	•	19,	390	00		
						120,931	75
Surplus as regards policy-holders, .						\$198,160	75
Deposit capital,	•					200,000	
2 openit cupitally			·				
Impairment of capital,	•	•	•	•	•	\$1,839	25
Incom	E.						
Fire premiums outstanding Dec. 31, 1893			\$44,	359	50		
Premiums on risks written or renewed,			202,				
Tromatile on risks written or renewed,	•	•					
Total,	•		\$246,8				
Premiums now in course of collection,	•		43,4	192	50		
Entire premiums collected,			\$203,4	401	23		
Less reinsurance and return premiums,		•		942			
Net cash fire premiums received, .		•	10,		00	0150 150	
Interest and dividends received from all						\$156,458	54
The control of the co		ces.			_	\$156,458 11.584	
		rces,	•	•		11,584	00
Gross cash income,		· ces,			<u> </u>		00
	soui	•	•	•	•	11,584	00
Expendit	soui	•				11,584	00
EXPENDIT Cash paid for fire losses,	soui • URES	•	• \$52,0			11,584	00
EXPENDIT Cash paid for fire losses, Deduct salvage and reinsurance, .	soui · · ·	·	• \$52,0			\$11,584 \$168,042	54
EXPENDIT Cash paid for fire losses, Deduct salvage and reinsurance, . Net cash paid for fire losses,	soui	·	• \$52,0			\$168,042 \$46,001	00 54 71
EXPENDIT Cash paid for fire losses, Deduct salvage and reinsurance, . Net cash paid for fire losses, Cash paid for commissions and brokerage	ures		• \$52,0			\$168,042 \$168,042 \$46,001 41,968	00 54 71 32
EXPENDIT Cash paid for fire losses, Deduct salvage and reinsurance, . Net cash paid for fire losses, Cash paid for commissions and brokerage for salaries of officers and em	ures		• \$52,0			\$168,042 \$46,001	71 32 00
EXPENDIT Cash paid for fire losses, Deduct salvage and reinsurance, . Net cash paid for fire losses, Cash paid for commissions and brokerage	ures		• \$52,0			\$168,042 \$168,042 \$46,001 41,968 12,933	71 32 00 26
EXPENDIT Cash paid for fire losses, Deduct salvage and reinsurance, . Net cash paid for fire losses, Cash paid for commissions and brokerage for salaries of officers and emfor State and local taxes,	ures		• \$52,0	092	46	\$168,042 \$168,042 \$46,001 41,968 12,933 2,649	71 32 00 26
EXPENDIT Cash paid for fire losses, Deduct salvage and reinsurance, . Net cash paid for fire losses, Cash paid for commissions and brokerage for salaries of officers and emfor State and local taxes, for incidentals,	ures ge, ploy	ees,	\$52,\ 6,\ ·	092	46	\$168,042 \$168,042 \$46,001 41,968 12,933 2,649	71 32 00 26 24

RISKS AND PREMIUMS.

				Premiums.
Fire risks outstanding Dec. 31, 1893,	•	\$13,565,272	00	\$224,707 43
Fire risks written during 1894,	•	12,819,135	00	202,541 23
Total,		\$26,384,407	00	\$427,248 66
Deduct risks expired and terminated,	•	10,959,859	00	182,250 39
In force at end of year, ·		\$ 15,424,548	00	\$ 244,998 2 7
Deduct amount reinsured,	•	963,120	00	16,514 47
Net amount in force,	•	\$ 14,461,428	00	\$228,483 80
MISCELLAN	NEOUS	s.		
Fire losses incurred during the year,			•	\$51,914 00

UNITED STATES BRANCH OF THE "SCOTTISH UNION AND NATIONAL INSURANCE CO.," EDINBURGH, GREAT BRITAIN.

DEPOSIT CAPITAL, \$200,000.

M. BENNETT, Manager.

Office, Hartford, Conn.

DETAILED STATEMENT OF STOCKS AND BONDS.

					Par Val	ue.	Market Value.
United States bonds,	•				\$50,000	00	\$57,000 00
County of Middlesex deber	ntures,	•	•		50,000	00	50,710 00
City of Toronto bonds, .	•				1,500	00	1,500 00
Ontario Railway bonds, .	•				51,912	00	44,022 98
Canada inscribed stock, .	•		•		100,000	00	109,000 00
City of Richmond bonds, .	•				52,500	00	52,500 00
Georgia State bonds, .				•	25,000	00	25,000 00
Freehold Loan and Saving					25,000	00	25,000 00
New York City bonds, .					200,000	00	202,000 00
Land Security Company de	ebentur	e,			25,000	00	25,000 00
Central Canada Loan & Sav	vings C	o. del	oentu	re,	25,000	00	25,000 00
Chicago, Milwaukee & St.	Paul R	.R. b	onds,		50,000	00	44,750 00
Pitts., Cin., Chic. & St. Lou	ais Rai	lroad	bon	ds,	25,000	00	25,281 25
Cleve., Cin., Chic. & St. Lo	uis Rai	lroad	bon	ds,	30,000	00	25,087 50
Boston & Maine Railroad	bonds,				50,000	00	56,125 00
Central Railroad of New J	ersey b	onds	, .		50,000	00	57,125 00
Maine Central Railroad bo	nds,				40,000	00	40,500 00
Baltimore & Ohio Railroad	bonds	, .			26,000	00	29,835 00
City of Toledo, Ohio, bond	s, .		•		50,000	00	52,875 00
County of Milwaukee, Wis	s., bond	s, .			35,000	00	38,600 00
County of Lucas, Ohio, Con					100,000	00	101,000 00
•						-	

\$1,061,912 00 \$1,087,911 73

SUMMARY OF ASSET	s De	c.	31, 1894.			
Loans on mortgage of real estate (first l	iens*).	\$1 ,393,616	42		
Interest due or accrued thereon, .	•	,,	25,214			
Stocks and bonds, as per schedule, .		Ċ	1,087,911			
Cash in the office of the company, .		i	314			
Cash deposited in bank,			182,564			
Interest due and accrued,			8,149			
Premiums in course of collection (gross),		197,721			
Reinsurance,	•		573			
Gross assets,	•			_	\$2,896,066	50
Unadmi	itled.		6914 500	00		
Special deposits in other States, .	•	•	\$344,500			
Securities not in control of trustees,		•	3,528			
Cash not in control of trustees,	•	•	32,878	44	380,906	84
*						
Balance,					\$2,515,159	66
LIABILIT	TIES.		0.00	^^		
Losses adjusted, unpaid,	•	•	\$56,174			
claimed and reported,	•	•	116,368			
disputed or resisted,			20,699			
Unearned premiums on outstanding rish		•	1,155,062			
Commissions and brokerage,	•	٠	24,347		•	
Reinsurance,	•	•	70,622	12		
Gross liabilities, except capital,			\$1,443,272	87		
Deduct liability on special deposits,	•		241,867			
Deduct Institty on special deposits,	•	•	211,001		1,201,405	62
Surplus as regards policy-holders, .	•	•		•	\$1,313,754	
Deposit capital,	•	٠		•	200,000	00
Surplus over capital,					\$1,113,754	04
Surplus over capital,	•	•	• •	•	ψ1,110,10±	U- X
Incox	IE.					
Fire premiums outstanding Dec. 31, 189	3,		\$266,877	24		
Premiums on risks written or renewed,			2,656,126			
Total,	•	•	\$2,923,003			
Premiums now in course of collection,	•	•	1 97,721	99		
Entire premiums collected,			\$ 2,725,281	25		
Less reinsurance and return premiums,						
Net cash fire premiums received, .	•	•	1,200,010		\$1,440,267	98
Interest received on mortgages,	•	0			67,150	
Interest and dividends received from all	· Lothe			•	30,719	
interest and dividends received from an		51 S	ources, .	•	50,715	
Gross cash income,	•	•		•	\$1,538,136	96
* Value of lands mortgaged,			\$1	,678,	106 00	
Value of buildings thereon,					514 00	
Amount of insurance held as collatera	l, .	•	1	,513,	425 00	

Ex	(PEND	ITURE	s.					
Cash paid for fire losses,			•				\$745,270	99
for commissions and l	brokei	rage,					238,803	24
for salaries of officers	and e	employ	yees,				71,295	37
for State and local tax	kes,						39,742	41
for incidentals, .		•		•			85,521	83
Gross cash expenditures, .	•	•	•	•			\$ 1,180,633	84
Risks	AND	PREM	IUMS.					
							Premiums.	
Fire risks outstanding Dec. 31, 1	893,	•					\$2,420,855	
Fire risks written during 1894,	•	•	250	,137	,872 	00	2,656,126	00
Total,			\$497	,711	,216	00	\$5,076,981	03
Deduct risks expired and termin	ated,	•	218	,569	,178	00	2,307,807	68
In force at end of year,			\$279	,142	,038	00	\$2,769,173	35
Deduct amount reinsured,		•	55	,259	,990	00	575,866	07
Net amount in force, .	•	•	\$223	,882	2,048	00	\$2,193,307	28
Mi	SCELL	ANEOU	zs.					
Fire losses incurred during the y	year,	•	•	•	•	•	\$ 754,336	00

UNITED STATES BRANCH OF THE "SUN INSURANCE OFFICE," LONDON, ENGLAND.

DEPOSIT CAPITAL, \$200,000.

J. J. GUILE, Resident Manager.

Office, New York, N. Y.

DETAILED STATEMENT OF STOCKS AND BONDS.

	Par Value.	Market Value.
United States bonds,	\$ 504,000 00	\$563,520 00
Savannah & Western Railroad bonds,	25,000 00	13,750 00
Central Railroad of New Jersey bonds,	25,000 00	28,000 00
St. Paul & Lake Superior Railroad bonds,	15,000 00	15,375 00
Minn., Sault Ste. Marie & Atlantic R.R. bonds,	25,000 00	24,500 00
Baltimore & Ohio Railroad bonds,	25,000 00	25,750 00
Clev, Cin., Chicago & St. Louis R.R. bonds, .	25, 000 00	23,250 00
Louisville & Nashville Railroad bonds,	24,000 00	27,960 00
Norfolk & Western Railroad bonds,	20,000 00	22,000 00
Atchison, Topeka & Santa Fé R.R. bonds,	25,000 00	15,750 00
New York, Chicago & St. Louis R.R. bonds, .	50,000 00	51,250 00
Rio Grande Junction Railroad bonds,	25,000 00	25.000 00
Cincinnati, Hamilton & Dayton R.R. bonds,	50,000 00	- 51,000 00

TILITI M III		Value.	Market Value.
Lehigh Valley Terminal bonds,	\$50,00		\$54,625 00
Terminal of St. Louis Railroad bonds, .	•	00 00	25,125 00
Dakota & Great Southern Railroad bonds,		00 00	26,312 50
Milwaukee, Lake Shore & Western R.R. bonds		00 00	28,000 00
N. Y., Lake Erie & Western Railroad bonds,		00 00	65,500 00
Pittsburgh, Fort Wayne & Chicago stock,		00 00	45,000 00
Atchison mortgage notes,	*	00 00	50,000 00
West End Street Railway Company bonds,		00 00	52,312 50
St. Louis bridge bonds,		00 00	36,75 0 00
Underwriters' Salvage Company stock, .	. 1,00	00 00	1,000 00
	\$1,169,00	00 00	\$1,271,730 00
Course on Assert Dro	~ 01 1004		
SUMMARY OF ASSETS DEC			
Cash value of unencumbered real estate,	. \$240,0		
Loans on mortgage of real estate (first liens*)			
Interest due or accrued thereon,	. 10,90	2 50	
Stocks and bonds, as per schedule,	. 1,271,7	30 00	
Cash in the office of the company,	. 50	04 24	
Cash deposited in bank,	. 144,3	78 81	
Interest due and accrued,	. 25,0	68 96	
Premiums in course of collection (gross),	. 317,0	42 10	
	. 1,3	66 67	
Reinsurance,		71 83	
Gross assets,			\$2,433,165 11
,			. ,
Unadmitted.			
Special deposits in other States,	. \$206,3		
Cash not in control of trustees,	. 70,4	06 07	
	***************************************		276,756 07
Balance,			\$2,156,409 04
Liabilities.			
Losses adjusted, unpaid,	. \$82,6	15 05	
claimed and reported,	. 129,4	26 02	
disputed or resisted,	. 15,88	34 00	
Total amount of losses,	. \$227,9	25 07	
Less reinsurance,	. 13,0	47 20	
Net amount of unpaid losses,	. \$214,8	77 87	
Unearned premiums on outstanding risks,	1,434,6		
Due and accrued for rent, salaries, etc., .		50 00	
Commissions and brokerage,	-	76 18	
* Value of lands mortgaged,			500 00
Value of buildings thereon,	• •		,500 00 ,000 00
Amount of insurance neig as conateral,	•	£0,	,000

Reinsurance, \$10,956 60 Reinsurance disallowed, . <td< th=""><th></th></td<>	
Gross liabilities, except capital, \$1,713,232	9
Deduct liability on special deposits, 165,607 7-	
	- \$1,547,624 45
Surplus as regards policy-holders,	. \$608,784 59
Surplus over capital,	. \$408,784 59
Income.	
Fire premiums outstanding Dec. 31, 1894, . \$279,091 30 Same not collected,	
Net collected,	
Total,	-)
Premiums now in course of collection, 317,042 10	
Entire premiums collected, \$2,131,582 8	
Less reinsurance and return premiums,	1
Net cash fire premiums received,	
Interest received on mortgages,	
Interest and dividends received from all other sources,.	
Income from rents,	. 10,295 58
Gross cash income,	. \$1,661,531 06
Two party managers	
Cash paid for fire losses,	1
Deduct salvage and reinsurance,	£
Net cash paid for fire losses,	
Cash paid for commissions and brokerage,	
for salaries of officers and employees,	
for State and local taxes,	. 40,395 27
for incidentals,	. 141,891 70
Gross cash expenditures,	. \$1,690,537 55
Page 1112 Page 1112	
RISKS AND PREMIUMS.	Premiums.
Fire risks outstanding Dec. 31, 1893,	
Fire risks written during 1894, ,. ,. 201,739,682 00	2,169,913 12
Total,	\$5.268.508 42
·	2,307,624 24
In force at end of year, \$301,087,057 00	32 960 884 18
	100,151 59
Net amount in force, \$291,268,627 0	\$2,000,102 09
MISCELLANEOUS.	

Fire losses incurred during the year, \$1,024,718 00

UNITED STATES BRANCH OF THE "THAMES AND MERSEY MARINE INSURANCE COMPANY," LIVERPOOL, ENGLAND.

DEPOSIT CAPITAL, \$300,000.

A. J. MACDONALD, Manager.

Office, New York, N. Y.

DETAILED	STATEMENT	OF STOCKS	AND BONDS.
----------	-----------	-----------	------------

XX (-) 0, 1 - 1	Par Value.	Market Value.
United States bonds,	\$ 375,000 00	\$126,562 50
Chicago & Northwestern Railway Company, .	80,000 00	97,600 00
	\$ 455,000 00	\$ 524,162 50
SUMMARY OF ASSETS DEC.	31, 1894.	
Stocks and bonds, as per schedule,	\$524,162 50	
Cash in the office of the company,	1,475 95	
Cash deposited in bank,	26,841 94	
Premiums in course of collection (gross), .	31,452 04	
Reinsurance,	185 52	
Premiums more than 3 months due, . \$589 16	,	
Gross assets,		\$584,117 95
,		
Unadmitted.		
Special deposits in other States,	\$85,312 50	
Cash not in control of trustees,	28,317 89	
Premiums in course of collection, in excess of		
unearned premiums,	3,596 29	115 000 00
		117,226 68
Balance,		\$466,891 27
LIABILITIES.		
Losses claimed and reported,	\$22,444 00	
Losses disputed or resisted,	25,263 00	
Total amount of losses,	\$47,707 00	
Less reinsurance,	10,670 00	
nos i matanec,	10,070 00	
Net amount of unpaid losses,	\$37,037 00	
Unearned premiums on outstanding risks, .	27,855 75	
Commissions and brokerage,	1,239 20	
Reinsurance,	5,276 27	
Reinsurance disallowed,	60 00	
Gross liabilities, except capital,		71,468 22
Surplus as regards policy-holders,		\$395,423 05
Deposit capital,		300,000 00
Surplus over capital,		\$95,423 05

Incom	E.						
Marine premiums outstanding Dcc. 31, 2 Same not collected,			1	,898 ,012	31		
Net collected,			\$29				
Premiums on risks written or renewed,			276		47		
Total,			\$306	,707	14		
Premiums now in course of collection,	•	٠		,041			
Entire premiums collected,			\$274	,665	94		
Less reinsurance and return premiums,							
Net cash marine premiums received,						\$237,739	
Interest and dividends received from all							
Income from profit and loss account,	•	•	•	•	•	469	98
Gross cash income,	•	•	•	•	•	\$ 253,209	15
Expendit	TURE	s.					
Cash paid for marine and inland losses,			\$151	.516	95		
Deduct salvage and reinsurance, .							
Net cash paid for marine and inland los				,		\$116,194	64
Cash paid for commissions and brokera						15,129	
for salaries of officers and en						20,325	
for State and local taxes,.						6,177	
for rent and incidentals, .						15,535	81
Remitted to home office,							
Gross cash expenditures,	•	•		•		\$ 173,363	85
RISKS AND P	REM	IUMS	5.				
Maning violes autotau din a Dag 91 1909			80 A10	= 10	00	Premium	
Marine risks outstanding Dec. 31, 1893, Marine risks written during 1894,			\$2,018 56,607			\$24,707 276,820	
	Ť	-					_
Total,	•		58,626				
Deduct risks expired and terminated,	•		55,367	,431	00	270,722	47
In force at end of year,		. 3	3,258	,613	00	\$ 30,805	00
Deduct amount reinsured,	•	•	271	,211	00	2,949	25
Net amount in force,			\$2,987	,402	00	\$27, 855	75
Miscella	NEOU	s.					
Marine and inland losses incurred during	ng th	c ye	ear,			\$135,492	00

UNITED STATES BRANCH OF THE "UNION MARINE INSUR-ANCE COMPANY (LIMITED)," LIVERPOOL, ENGLAND.

DEPOSIT CAPITAL, \$300,000. JONES & WHITLOCK, Attorneys. Office, New York, N. Y.

DETAILED STATEMENT OF STOCKS AND BONDS.

DEIMIED STATE		. 01	. ~1		D MAD DO.	LIDS.		
Now Wark site hands					Par Valu		Market Value	
·	•			•	\$200,000		\$206,500 00	
·	•				68,445		83,043 8	
Boston & Lowell Railroad bor			•		14,000		14,268 7	
Boston & Albany Railroad box			•	•	4,000		4,050 0	
Boston & Maine Railroad bon				•	7,000		7,945 0	
Old Colony Railroad bonds,				•	7,000		7,186 2	
United States bonds,					100,000		117,000 0	
Atchison, Topeka & Santa Fé					55,500		35,000 00	
Pennsylvania Railroad bonds,					25,000		29,600 0	
Ohio & Mississippi Railroad b				•	14,000		14,000 0	
Baltimore & Potomac Railroad					3,000		3,600 00	
Detroit, Grand Haven & Milwa					1,000		1,000 00	
Eastern Railroad bonds, .	•	•	•	•	5,000	00	6,015 0	0
					\$503,945	35	\$529,208 8	7
SUMMARY	OF A	SSET	s De	c.	31, 1894.			
Stocks and bonds, as per sche					\$529,208	87		
Cash deposited in bank, .					4,428			
Premiums in course of collect					22,162			
Notes taken for marine and in	,			Ì	1,575			
Reinsurance,			•		1,713			
Premiums more than 3 mon				40	_,	-		
Gross assets,							\$559,089 3	3
				Ť			***************************************	
Special deposits,	Un	aam ı	ttea.		\$117,000	00		
Bills receivable,				•	1,575			
Cash not in control of trustee				•	4,428			
Cash not in control of trustee	5,	•	•	•	4,420	20	123,004 1	2
								_
Balance,	•	•	•	•	• •	٠	\$436,085 2	1
	LIA	BILIT	TIES.					
Losses adjusted, unpaid, .		•	•		\$25,049	40		
Losses disputed or resisted,					3,000	00		
m . 1					222.010			
Total amount of losses, .	•	•	•	•	\$28,049			
Less reinsurance,	•	•	•	•	2,578	30		
Net amount of unpaid losses,					\$25,471	10		
Unearned premiums on outsta					29,072			
Due and accrued for rent, sale		_			1,028			
- 13 day wood wou to to to built	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	00011			2,040			

Commissions and brokerage, \$2,045 43	
Salvage due,	
Reinsurance,	
Gross liabilities, except capital, ————	\$65,025 12
Surplus as regards policy-holders,	\$371,060 09
Deposit capital,	300,000 00
Surplus over capital,	\$71,060 09
Income.	
Marine premiums outstanding Dec. 31, 1893, . \$35,194 64	
Same not collected,	
Net collected,	
Premiums on risks written or renewed, 294,327 90	
Total,	
Premiums now in course of collection, 22,305 25	
Entire premiums collected, \$307,198 54	
Less reinsurance and return premiums, 6,396 09	
Net cash marine premiums received, ———	\$300,802 45
Interest and dividends received from all sources,	14,312 03
Income from rents,	3,038 15
Remittances from home office, \$14,178 09	
Gross cash income,	\$318,152 63
Expenditures.	
Cash paid for marine and inland losses, \$167,055 20	
Deduct salvage and reinsurance, 55,082 44	
Net cash paid for marine and inland losses,	\$111,972 76
Cash paid for commissions and brokerage,	28.278 16
for salaries of officers and employees,	5,930 77
for State and local taxes,	5,555 05
for incidentals,	10,204 45
Remitted to home office,	
Gross cash expenditures,	\$ 161,941 19
RISKS AND PREMIUMS.	
Marine risks outstanding Dec: 31, 1893, \$3,583,500 00	Premiums. \$30,376 18
Marine risks written during 1894,	
Total,	8324.704.08
Deduct risks expired and terminated,	286,727 81
In force at end of year,	\$37,976 27
Deduct amount reinsured, 102,303 00	
Net amount in force,	\$35,911 18
) [reary r 1 yrays	
MISCELLANEOUS. Marine and inland losses incurred during the year (estimated)	, \$107,345 00

UNITED STATES BRANCH OF THE "UNION SOCIETY," LONDON, ENG.

DEPOSIT CAPITAL, \$200,000.

HALL & HENSHAW, Resident Managers.

Office, New York City.

DETAILED STAT	'EMEN'	т Оғ	STO	CKS	AND	Bo	NDS	.	
			~~0	0220		ar Va		Market Va	lue.
United States bonds,	•	•	•	•	\$300,	000	00	\$342,000	00
Massachusetts State bonds,	•	•	,	•	50,	000	00	50,500	00
Boston city bonds,				•	50,	000	00	57,625	00
New York city bonds and stoo	ck,				196,	000	00	197,295	00
Portland (Oregon) city bonds	s,				50,	000	00	56,000	00
Beech Creek Railroad bonds,			•		25,	000	00	26,500	00
West Shore Railroad bonds,		•			55,	000	00	57,475	00
Broadway & 7th Avenue R.R.	bond	s,			25,	000	00	27,625	00
Brooklyn City R.R. bonds,		•	•		20,	000	00	23,150	00
Maine Central R.R. bonds,					25,	000	00	25,562	50
•					670 C			0000 700	
		•	;		\$ 796,	000	UU	\$863,732	90
SUMMARY	of A	SSETS	DE	c. 3	1, 189	4.			
Stocks and bonds, as per sche	dule,	•	•		\$863,	732	50		
Cash in the office of the comp	any,	•		•		74	33		
Cash deposited in bank, .	•	•		•	31,	852	00		
Interest due and accrued, .						103	07		
Premiums in course of collect	tion (g	gross),		116,	354	42		
Gross assets,	,,		•					\$1,012,116	32
	Une	admi	ted.						
Special deposits in other State		•	•		\$170,	000	00		
Cash not in control of trustee						029			
								202,029	40
D.1								0010.000	
Balance,	•	•	•	•	•	•	•	\$810,086	92
•	LIA	BILIT	IES.						
Losses adjusted, unpaid, .	•	•	•	•	\$49,	108	25		
claimed and reported,	•	•	•	•	57,	944	40		
A /	•	•		•	7,				
Unearned premiums on outsta	anding	g risk	s,	•	389,	847	40		
	•	•	•	•		850	01		
Commissions and brokerage,	•	•	•	•	22,	532	88		
Reinsurance,	•	•	•	•		36	00		
Gross liabilities, except c	anital				\$528,	118	94		
Deduct liability on special de	~		•	•	_	151			
Dodder maximity on special de	Posito	•	•	•				484,967	83
Cumlus as negative 1 1	J - 4-								
Surplus as regards policy-hol	ders,	•	•	•	•	•	•	\$325,119	
Deposit capital,	•	•	•	•	•	•	•	200,000	00
Surplus over capital, .									

Income Fire premiums outstanding Dec. 31, 189 Premiums on risks written or renewed,	3,			,205 ,784			
Total,	:		\$924 116	,989 ,354			
Entire premiums collected, Less reinsurance and return premiums, Net cash fire premiums received,			\$808 156	,635 ,165		\$ 652,469	76
Interest and dividends received from al		· ces,		•		25,978	
Gross eash income,		•				\$678,448	05
Expendit	PEREIT						
Cash paid for fire losses,	·		\$275	5.583	43		
Deduct salvage and reinsurance, .			1				
Net cash paid for fire losses,				,		\$274,171	20
Cash paid for commissions and brokera	e.					167,393	
for salaries of officers and en	<u> </u>	ces.			ì	3,916	
					i	10,803	
for incidentals,				•		17,106	
Gross cash expenditures,			•			\$ 473,390	73
RISKS AND F	REMI	UMS	•				
Fire risks outstanding Dec. 31, 1893,		¢ 2	5,258	101	00	Premiums. \$476,457	
Fire risks written during 1894,	•		2,315			857,784	
The lisks withen during 1854,	•		2,010	,204	00		
Total,		\$10	7,573	,335	00	\$1,334,241	62
Deduct risks expired and terminated,	•	5	0,520	,702	00	575,176	24
In force at end of year,		\$5	${7.052}$.633	00	\$759,065	38
Deduct amount reinsured,	•	•		,475		8,996	
Net amount in force,	•	\$5	6,498	,158	00	\$ 750,068	64
MISCELLA	NEOUS	3.					
Fire losses incurred during the year,			•	•		\$338,297	00

UNITED STATES BRANCH OF THE "WESTERN ASSURANCE COMPANY," TORONTO, CANADA.

DEPOSIT CAPITAL, \$300,000.

FREDERICK B. CARPENTER, N. E. Manager.

Office, 13 Central Street, Boston.

DETAILED STATEMENT OF STOCKS AND BONDS.

		Par Value.	Market Value
United States bonds,		\$341,000 00	\$386,182 50
City of Columbus, Ohio, bonds,		50,000 00	52,750 00
City of Toledo, Ohio, bonds, .		50,000 00	51,125 00

Cooperio Stata handa	Par Val \$25,000 (
Georgia State bonds,	42,000 (
·	151,350 (
Dominion of Canada stock,	50,000 (
·	25,000 (
Imperial Loan & Investment Co. stock,	·	
Dominion Savings & Investment Co. stock, .	15,000 (
Canada Permanent Loan & Savings Co. stock,	3,500 (
Freehold Loan & Savings Co. stock,	9,500 (
Toronto Loan & Savings Co. stock,	22,500 .0	
Central Canada Loan & Savings Co. stock, .	20,000 (•
Central Can. Loan & Savings Co. debentures, .	25,000 (
City of London, Ont., debentures,	40,000 (· · · · · · · · · · · · · · · · · · ·
City of Montreal, Que., debentures,	46,000 (
City of Toronto, Ont., debentures,	60,000	
City of Kingston, Ont., debentures,	21,300 (
City of Winnipeg, Man., debentures,	24,000 (
City of Portland, Ore., bonds,	50,000 (00 56,000 00
	\$1,071,150	00 \$1,166,773 75
SUMMARY OF ASSETS DEC.	21 1801	
Loans on mortgage of real estate (first liens*),	•	00
· · · · · · · · · · · · · · · · · · ·		
Stocks and bonds, as per schedule,		
Cash in the office of the company,	26 8	
Cash deposited in bank,	119,726	
Premiums in course of collection (gross),	284,478	
Notes taken for marine and inland risks,	50,996	
Gross assets,		\$1,642,001 80
$\it Unadmitted.$		
Special deposits in other States,	\$225,725	00
Cash not in control of trustees,	3,102	07
·		- 228,827 07
Dulance		01 410 174 70
Balance,	• •	. \$1,413,174 73
LIABILITIES.		
Losses adjusted and reported,	\$172,895	34
Losses disputed or resisted,	22,336	00
Total amount of large	#107.001	0.4
Total amount of losses,	\$195,231	
Unearned premiums on outstanding risks, .	856,872	
Commissions and brokerage,	37,105	84
Gross liabilities, except capital,	\$1,089,209	
Deduct liability on special deposits,	135,225	
a special deposits,		953,984 24
Surplus as regards policy-holders,		. \$459,190 49
Deposit capital,		. 300,000 00
Surplus over capital,		\$ 159,190 49
* Total value of property mortgaged,	8	843,500 00
Amount of insurance held as collateral, .		13,200 00

Incom	IE.					•	
Fire premiums outstanding Dec. 31, 189	3.		\$237	7.314	83		
Premiums on risks written or renewed,		•	1,818				
Total,			\$2,056	3 262	71		
Premiums now in course of collection,				5,262 5,269			
Entire premiums collected,			\$1,779	993	02		
Less reinsurance and return premiums,				5,706			
Net cash fire premiums received, .						\$1,274,286	6 61
Marine premiums outstanding Dec. 31,			\$93				
Premiums on risks written or renewed,		•	460	,168	84		
Total,			\$554	071	80		
Premiums now in course of collection,	•	•		,205			
Tronnamo non in course of concensor,		Ů		,200			
Entire premiums collected,			\$494	,866	58		
Less reinsurance and return premiums,							
Net cash marine premiums received,						393,846	74
Interest and dividends received from al	l sou	rce	s, .	•	•	47,718	3 68
Gross cash income,		•	•			\$1,715,847	03
Expendit	TURE	s.					
Cash paid for fire losses,	•		\$978	,803	09		
Deduct salvage and reinsurance, .			156	,095	85		
Net cash paid for fire losses,			_			\$822,707	24
Cash paid for marine and inland losses,			\$ 298				
Deduct salvage and reinsurance, .					21		
Net cash paid for marine and inland los						269,626	
Cash paid for commissions and brokerag	_		•	•	•	319,292	
for salaries of officers and em	_				•	33,600	
for State and local taxes,	•	•	•		•	42,353	
for incidentals,	•	•	•	•	•	152,711	
Gross cash expenditures,	•		•	•	•	\$1,640,291	56
RISKS AND PA	REMI	UM	3.				
Fire risks outstanding Dec. 31, 1893,		91	31 576	759	00	\$1,800,386	
Fire risks written during 1894,	•					1,818,947	
The fisks written during 1004,	•		02,220,			1,010,01	
Total,		\$2	66,803.	,506	00	\$3,619,334	14
Deduct risks expired and terminated,	•					1,964,376	
In force at end of year,		\$1	21 022	697	00	\$1,654,958	0.1
Deduct amount reinsured,		4.1				39,341	
		-					
Net amount in force,	•	\$1	17,814,	362	00	\$1,615,616	51

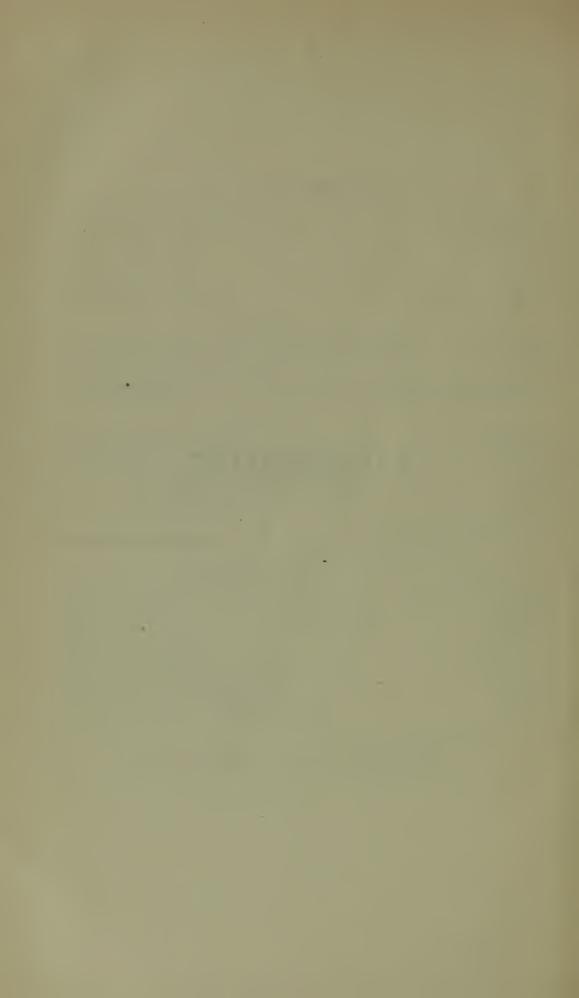
				Premiums.
Marine risks outstanding Dec. 31, 1893,		\$9,120,299	00	\$154,071 11
Marine risks written during 1894, .		52,098,243	00	460,168 84
Total,		\$61,218,542	00	\$614,239 95
Deduct risks expired and terminated,	•	52,484,218	00	498,256 20
In force at end of year,		\$8,734,324	00	\$115,983 75
Deduct amount reinsured,	•	2,003,971	00	40,529 78
Net amount in force,		\$6,730,353	00	\$75,453 97
Miscellan	NEOU	S.		
Fire losses incurred during the year,				\$801,619 00
Marine and inland losses incurred durin	g the	e vear.		257,694 00

AGGREGATE.

								_		
Deposit capi	ital, .				•					\$7,300,000
Gross presen	nt assets,*									\$ 55,160,385
Gross preser	nt liabilitie	es,†								\$ 37,098,836
Net cash rec	eived for		ncon orem							\$ 41,114,393
Net cash rec	eived for	mari	ne ar	nd inl	and	prem	iums	· .		3,423,123 1,984,447
Total in						•				\$ 46,521,963
				rures						
Net cash pai										\$25,156,390 1,672,491
Cash paid for	or commis	sions	and	brok	erag	e,				7,769,778
fo	or salaries or State an	or o d loc	mcer cal ta	s and .xes,	. em]	pioye	es,		•	2,705,268 1,028,124
fo	r all other	iter:	ns,	•	•	•	•	•		2,670,044
Total ex	penditure	s,					•			\$41,002,095
				REMI						
Fire risks will Premiums the		_	-				•	•	•	\$4,945,013,570 54,842,483
Marine and i		s wr	$_{ m itten}$	duri	ng th	ie ye	ar,			952,038,622
Premiums th	ereon.							•		4,217,985
Fire risks te Marine risks	rminated, terminate	h	•	•	•	•	•	•		4,893,172,070 946,121,371
Fire risks ou	itstanding	at ei	id of	vear						5,650,638,897
Marine risks	outstandi	ng at	end	of ye	ear,	•	•	٠		58,112,920
Fire losses in Marine losse	es incurred	ırıng Ldur	ing t	year, he ve	ar.	•	•			21,362,202 4,627,236
			8	, ,	,					,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

^{*} Immediately available for the payment of losses in this State.
† Not including liabilities in States wherein special deposits have been made.

APPENDIX.



APPENDIX.

GLOUCESTER MUTUAL FISHING INSURANCE COMPANY, GLOUCESTER.*

[Incorporated 1847. Commenced business 1847.] DAVID S. PRESSON, President. FRANCIS BENNETT, Secretary. SUMMARY OF ASSETS DEC. 31, 1894. Cash in bank and in course of collection, \$14,215 28 Gross assets, \$14.215 28 LIABILITIES. \$7,175 00 Losses unpaid, . . . 626 90 State and local taxes. Gross liabilities... \$7,801 90 INCOME. Premiums collected during the year, . . \$144,516 73 Gross cash income, \$144,516 73 EXPENDITURES. Cash paid for marine losses, \$139,037 50 for salaries of officers and employees, . 3,191 99 for State and local taxes, 980 00 for rent and incidentals, . 1,226 81 for interest on borrowed money, . 952 51 Gross cash expenditures, \$145,388 81 RISKS AND PREMIUMS. Premiums. Marine risks written during 1894, . . . \$1,670,621 00 \$146,322 97 Marine risks expired and terminated, . . 1,670,621 00 146,322 97 MISCELLANEOUS.

. . . \$138,497 91

Marine losses incurred during the year, . . .

^{*} The stock is subscribed annually, in November, in shares of \$1,000 each, for which a stocknote is given of \$200 per share, upon which all assessments are made. Each subscriber is
required to insure vessel property to at least seven-eighths of the amount of stock taken by him.
No vessels are insured except Gloucester fishing vessels. No one risk exceeds \$10,000. All
risks terminate on the fifteenth day of November of each year, and each year's business is
settled at the close of the year. Premiums commence in November at 9 per cent., and decrease
as the season advances to 4 per cent., which is the lowest premium.

SUGGESTIONS FOR LEGISLATION.

Commonwealth of Massachusetts.

INSURANCE DEPARTMENT,
Boston, Jan. 1, 1895.

To the Honorable the Senate and House of Representatives in General
-Court assembled.

In accordance with the provisions of law, herewith is submitted such portions of the forthcoming report of the insurance commissioner as contain suggestions for legislative action.

Respectfully submitted,

GEO. S. MERRILL,

Insurance Commissioner.

In the revision of the insurance statute last year two typographical errors occurred which should be corrected. The word "fire" in the last paragraph of section 20 should be stricken out; and the word "issued" in the standard policy, following the restrictions as to camphine, benzine, naphtha, etc., should be changed to "used."

As policies written during the present year for the longest term allowed by law will not expire until the year 1900 the second "18" in the dates given in the standard policy should be stricken out and space left blank.

To harmonize the different provisions of the statute in regard to agents and brokers the word "suitable" should be inserted in the second line of the second paragraph of section 93, between the words "any" and "person," or the additional provision made that the commissioner may refuse a broker's license to any person already convicted of violation of the insurance statutes.

The retirement from the department, to accept a much more lucrative position, of Deputy Commissioner W. S. Smith, who for nearly seventeen years had also filled the position of actuary, will necessitate the amending of the statute so as to provide for an actuary for this department.

By an error in the revision of the statute prescribing the printing of reports the number of life reports of this department was accidentally reduced, and the law should be amended or additional provision made for one thousand more copies.

The insurance companies transacting business in Massachusetts pay, in accordance with law, precisely the same form and amount of taxes to the Commonwealth as is required of corporations of any other character. In addition, when the insurance department was established, valuation, license and other fees were required of the companies to maintain the cost of carrying on the department. Owing to the immense increase of the business, far beyond the increase in expenditures to conduct the same, these fees have not only paid the entire salaries and other expenses of the department, but have returned an everincreasing revenue to the Commonwealth, the excess during 1894 being thirty-eight thousand six hundred dollars (\$38,600). The valuation fee has been from time to time decreased, until it is now but one-fourth of one per cent. per thousand dollars of insurance, and it does not seem, in the nature of the business, to be desirable to further decrease any of the fees, but it will be admitted that as all these extra demands upon the companies were established for the sole purpose of meeting the actual expenses of the insurance department, the Commonwealth ought not, in any degree of justice, to receive more than is expended by the department for its annual cost. missioner recommends that, as a matter of entire equity to the companies, it be provided that the excess of the agents' fees over the actual cost of the department be paid back in a proportional rate to the companies contributing the same.

Section 21 of the insurance statute provides that "No oral or written misrepresentation made in the negotiation of a contract or policy of insurance, by the assured or in his behalf,

shall be deemed material or defeat or avoid the policy, or prevent its attaching, unless such misrepresentation is made with actual intent to deceive, or unless the matter misrepresented increased the risk of loss." The intent of the legislature in this section is perfectly clear. It was to prevent a corporation from setting up a more technical misrepresentation, which in no degree affected the risk or increased the liability of the company, as a defence after the policy shall have become due. Since the pasage of the act some of the companies have put into the application a warranty by which the insured warrants each and all of the statements in the application to be true. recent decision of the Superior Court, which is now pending upon appeal in the Supreme Court, to the effect that a warranty is not such a misrepresentation as is covered by the above section, practically nullifies the entire provision contained in said section, and the same should be at once amended by inserting "warranty" therein.

Attention is called to the suggestion made in the Life Report of last year in relation to the necessity for legislation providing for the closing of assessment and fraternal corporations which have dwindled in such a degree as to render their further existence only a menace to the interests of the public. was shown that altogether nearly one hundred fifty of these corporations have a membership of less than two hundred each, and the statute at present makes no provision for the closing of their affairs. During the past year there were organized in this Commonwealth an additional thirty-five, and four of this class of corporations were admitted, making altogether nearly three hundred fifty now transacting business in Massachusetts. No one will contend that there is room for one-half of this number to successfully compete for insurance on the lines in which they are conducted, and in addition to providing for a method of closing the weaklings, restrictions should be thrown around the organization of such institutions so as to preclude the formation of such a large number, very generally intended for the benefit of only a few individuals.

Attention is again called to the necessity of legislation forbidding fire insurance companies from paying losses while an investigation is pending in relation to the cause of the fire.

In accordance with the provisions of law as now existing,

domestic insurance companies may appoint agents at their pleasure, these not requiring, as in the case of foreign companies, a license from the insurance department. No little confusion arises in cases of complaints against individuals for acting without authority, from the fact that under this condition of affairs the department has no knowledge as to who may be acting as agents of domestic companies, properly authorized by the same. The law should be amended to provide that domestic insurance companies shall forward to the department, for registry, the names of all agents appointed, and that no person shall be authorized to act as such agent until such registry shall have been made.

For six years prior to 1876 the salary of the insurance commissioner was five thousand dollars per year.

Comparing the year 1875, the last in which the salary was five thousand dollars, with 1894, the business of all the life insurance companies transacting business in the Commonwealth shows the following:—

			1875.	1894.
Number of policies in force,			765,422	1,790,000
Amount of same,	•		\$1,907,000	\$4,750,000,000
Receipts of department,			39,929	68,364
Surplus to State over expenditures,	•	•	13,239	38,275

Fire and other insurance have increased in about the same proportion.

The actual assets of all of the companies doing insurance of various kinds in Massachusetts amounted last year to thirteen hundred millions of dollars (\$1,300,000,000), and the computations of the department in relation to all classes of insurance reached an aggregate of thirty-six thousand millions of dollars (\$36,000,000,000).

In view of the foregoing statement, and in the light of the salaries paid to similar officials in other States, it is modestly suggested that the salary of the commissioner of this Commonwealth might equitably be increased.

NEW INSURANCE STATUTES.

The codification of the insurance statutes enacted by the Legislature of 1894, near the close of the session, and including all the changes made during that year, the same being chapter 522 of the Acts of the year 1894, and this completed statute having been thereafter issued in pamphlet by this Department, it is unnecessary in this report to follow the usual custom of printing in the Appendix the laws of the previous year.

The following acts, however, having been passed by the Legislature of 1895 prior to the issuance of this report are herewith published for the information of those interested therein:—

[CHAP. 46.]

AN ACT RELATIVE TO THE REGISTRATION OF AGENTS OF DOMESTIC INSURANCE COMPANIES.

Be it enacted, etc., as follows:

Section 1. Every corporation heretofore or hereafter chartered under the laws of this Commonwealth to transact the business of insurance of any kind shall file with the insurance commissioner the name and residence of each person it appoints or employs to act as its agent; and whoever shall assume to act as such agent, or shall in any manner for compensation aid in negotiating contracts of insurance on behalf of such corporation for a person other than himself, prior to the filing of such notice of appointment, shall be guilty of a misdemeanor, and upon conviction thereof shall be subject to the penalties of section one hundred and ten of chapter five hundred and twenty-two of the acts of the year eighteen hundred and ninety-four.

Sect. 2. This act shall take effect on the first day of July in the year eighteen hundred and ninety-five. [Approved February 12, 1895.

[CHAP. 54.]

AN ACT PROVIDING FOR ADDITIONAL COPIES OF PART SECOND OF THE REPORT OF THE INSURANCE COMMISSIONER.

Be it enacted, etc., as follows:

Section 1. There shall be printed for the use of the insurance commissioner, in addition to the number now provided by law, one thousand copies of Part II., of the annual report of said commissioner relating to life, casualty and other insurance.

Sect. 2. This act shall take effect upon its passage. [Approved February 15, 1895.

[CHAP. 59.]

An Act relative to the hazard to be assumed by insurance companies, the licensing of brokers and the form of the standard policy.

Be it enacted etc., as follows:

Section 1. Section twenty of chapter five hundred and twentytwo of the acts of the year eighteen hundred and ninety-four is hereby amended by striking out in the twelfth line, the word "fire", so as to read as follows: - Section 20. If any company authorized to transact the business of insurance in this Commonwealth shall directly or indirectly contract for or effect any reinsurance of any risk or part thereof taken by it, it shall make a sworn report thereof to the insurance commissioner at the time of filing its annual statement, or at such other time as he may request; and such reinsurance, except so far as it is in companies authorized to do business in this Commonwealth, shall not reduce the reserve required of it or the taxes to be paid by it, or increase the amount it is authorized to have at risk in any town or fire insurance district. No insurance company shall insure in a single hazard a larger sum than one tenth of its net assets: provided, however, that a mutual boiler insurance company of this Commonwealth may insure in a single risk an amount not exceeding one fourth of its net assets.

SECT. 2. Section ninety-three of said chapter is hereby amended by inserting in the tenth line, after the word "any", the word:—suitable,—so as to read as follows:—Section 93. Whoever, for compensation, acts or aids in any manner in negotiating contracts of insurance or reinsurance or placing risks or effecting insurance or reinsurance for a person other than himself, and not being the appointed agent or officer of the company in which such insurance or reinsurance is effected, shall be deemed an insurance broker, and no person shall act as such broker save as provided in this section.

The insurance commissioner may, upon the payment of a fee of ten dollars, issue to any suitable person a certificate of authority to act as an insurance broker to negotiate contracts of insurance or reinsurance or place risks or effect insurance or reinsurance with any qualified domestic insurance company or its agents, and with the authorized agents in the Commonwealth of any foreign insurance company duly admitted to do business in the Commonwealth.

Such certificate shall remain in force for one year unless revoked by the commissioner for cause. Such cause shall exist upon conviction of the holder of such certificate of a violation of the insurance laws, and whenever it shall appear to the commissioner upon due proof after notice that the holder has unreasonably failed and neglected to pay over to the company or agent entitled thereto any premium or part thereof collected by him on any policy of insurance. The commissioner shall publish such revocation in such manner as he deems for the protection of the public.

SECT. 3. The fourth paragraph of the standard form of policy in section sixty of said chapter is hereby amended by striking out in the second and fourth lines, the word "eighteen", and leaving a blank in the place of each word so stricken out, so as to read as follows: -Said property is insured for the term of , beginning on the day of , in the year hundred , at noon, and continuing until the and day of , in the year hundred and , at noon, against all loss or damage by fire originating from any cause except invasion, foreign enemies, civil commotions, riots, or any military or usurped power whatever; the amount of said loss or damage to be estimated according to the actual value of the insured property at the time when such loss or damage happens, but not to include loss or damage caused by explosions of any kind unless fire ensues, and then to include that caused by fire only.

SECT. 4. The fifth paragraph of the standard form of policy in section sixty of said chapter is hereby amended by striking out in the twenty-fifth line, the word "issued", and inserting in place thereof the word: — used, — so as to read as follows: — This policy shall be VOID if any material fact or circumstance stated in writing has not been fairly represented by the insured, - or if the insured now has or shall hereafter make any other insurance on the said property without the assent in writing or in print of the company, - or if, without such assent, the said property shall be removed, except that, if such removal shall be necessary for the preservation of the property from fire, this policy shall be valid without such assent for five days thereafter, - or if, without such assent, the situation or circumstances affecting the risk shall, by or with the knowledge, advice, agency or consent of the insured, be so altered as to cause an increase of such risks, or if, without such assent, the said property shall be sold, or this policy assigned, or if the premises hereby insured shall become vacant by the removal of the owner or occupant, and so remain vacant for more than thirty days without such assent, or if it be a manufacturing establishment, running, in whole or in part, extra time, except that such establishments may run, in whole or in part, extra hours not later than nine o'clock P.M., or if such establishments shall cease operation for more than thirty days without permission in writing indorsed hereon, or if the insured shall make any attempt to defraud the company either before or after the loss,—or if gunpowder or other articles subject to legal restriction shall be kept in quantities or manner different from those allowed or prescribed by law,—or if camphene, benzine, naphtha, or other chemical oils or burning fluids shall be kept or used by the insured on the premises insured, except that what is known as refined petroleum, kerosene, or coal oil, may be used for lighting, and in dwelling houses kerosene oil stoves may be used for domestic purposes,—to be filled when cold, by daylight, and with oil of lawful fire test only.

Sect. 5. This act shall take effect upon its passage. [Approved February 15, 1895.

[CHAP. 81.]

AN ACT TO AUTHORIZE THE EMPLOYMENT OF AN ACTUARY IN THE IN-SURANCE DEPARTMENT.

Be it enacted, etc., as follows:

Section 1. Section five of chapter five hundred and twenty-two of the acts of the year eighteen hundred and ninety-four is hereby amended by inserting in the eleventh line, after the word "department", the words: - an actuary with an annual salary of two thousand dollars, — so as to read as follows: — Section 5. commissioner shall exercise the powers and perform the duties conferred and imposed upon him by this act or by any other law of the Commonwealth. He may with the approval of the governor and council appoint, and with their consent remove, a deputy commissioner to assist him in his duties, who shall receive an annual salary of twenty-five hundred dollars. In the event of a vacancy in the office of commissioner or during the absence or disability of that officer the deputy commissioner shall perform the duties of the office. commissioner may employ in his department an actuary with an annual salary of two thousand dollars, a chief clerk with an annual salary of two thousand dollars, a second clerk with an annual salary of fifteen hundred dollars, a third clerk with an annual salary of twelve hundred dollars, and such additional clerks and assistants as the public business in his charge may require, at an expense not to exceed such sum as the general court may appropriate each year.

Sect. 2. This act shall take effect on the first day of January in the year eighteen hundred and ninety-five. [Approved February 28, 1895.

[CHAP. 104.]

AN ACT RELATIVE TO CHANGE OF NAME BY FRATERNAL BENEFICIARY CORPORATIONS.

Be it enacted, etc., as follows:

Section 1. Any corporation subject to the provisions of chapter three hundred sixty-seven of the acts of the year eighteen hundred ninety-four may, with the consent of the insurance commissioner, upon application to the commissioner of corporations, change its name under the conditions and in the manner prescribed in chapter three hundred and sixty of the acts of the year eighteen hundred and ninety-one.

Sect. 2. This act shall take effect upon its passage. [Approved March 9, 1895.

「CHAP. 119.]

An Act to extend the time for completing the organization of the new england burglary insurance company.

Be it enacted, etc., as follows:

The time for completing the organization of the New England Burglary Insurance Company, and the filing of the statement thereof with the secretary of the Commonwealth, is hereby extended to the thirty-first day of December in the year eighteen hundred and ninety-five. [Approved March 13, 1895.

[Chap. 159.]

An Act to exempt veteran soldiers and sailors from the payment of fees for certificates of authority to act as insurance brokers.

Be it enacted, etc., as follows:

Section 1. The insurance commissioner may issue a certificate of authority to act as an insurance broker, without the payment of any fee therefor, to any soldier or sailor resident in this Commonwealth who served in the army or navy during the war of the rebellion and who received an honorable discharge from such service, upon satisfactory evidence of the identity of such soldier or sailor.

- SECT. 2. So much of section ninety-three of chapter five hundred and twenty-two of the acts of the year eighteen hundred and ninety-four as is inconsistent herewith is hereby repealed.
- SECT. 3. This act shall take effect upon its passage. [Approved March 22, 1895.

[CHAP. 190.]

An Act relative to mutual fire insurance companies with a guaranty capital.

Be it enacted, etc., as follows:

SECTION 1. A mutual fire insurance company may be formed with, or a mutual fire insurance company now existing may establish, a guaranty capital of not less than twenty-five thousand dollars nor more than two hundred thousand dollars, divided into shares of one hundred dollars each, which shall be invested in the same manner as is provided for the investment of the capital stock of certain insurance companies by section thirty-four of chapter five hundred and twentytwo of the acts of the year eighteen hundred and ninety-four. stockholders of the guaranty capital of a company, acquired under the provisions of the Public Statutes of this Commonwealth, or of any acts subsequent thereto, shall be entitled to a semi-annual dividend of not more than three and one-half per cent. on their respective shares if the net profits or unused premiums left after all expenses, losses and liabilities then incurred, together with the reserve for reinsurance, are provided for, shall be sufficient to pay the same. guaranty capital shall be applied to the payment of losses only when the company has exhausted its cash in hand and the invested assets, exclusive of uncollected premiums, and when thus impaired, the directors may make good the whole or any part of it by assessments upon the contingent funds of the company at the date of such impair-Shareholders and members of such companies shall be subject to the same provisions of law in respect to their right to vote as apply respectively to shareholders in stock companies and policy holders in purely mutual companies; and said guaranty capital shall be retired when the permanent fund of the company equals two per cent. of the amount insured upon all policies in force; and said guaranty capital may be reduced or retired by vote of the policy holders of the company and the assent of the insurance commissioner, provided the net assets of the company above its reinsurance reserve and all other claims and obligations, exclusive of guaranty capital, for two years immediately preceding and including the date of its last annual statement, shall be not less than twenty-five per cent. of the guaranty capital. Due notice of such proposed action on the part of the company shall be mailed to each policy holder of the company not less than thirty days before the meeting when such action may be taken, and shall also be advertised in two papers of general circulation approved by the insurance commissioner, not less than three times a week for a period of not less than four weeks before said meeting.

No insurance company with a guaranty capital, which has ceased to do new business, shall divide to its stockholders any part of its assets or guaranty capital except income from investments until it shall have performed or cancelled its policy obligations.

Sect. 2. Section forty-two of chapter five hundred and twenty-two of the acts of the year eighteen hundred and ninety-four is hereby repealed. [Approved March 28, 1895.

[CHAP. 263.]

An Act relative to the maximum insurable age in cases of accident insurance.

Be it enacted, etc., as follows:

Section 1. Section twenty of chapter four hundred and twentyone of the acts of the year eighteen hundred and ninety is hereby amended by inserting in the eighth line, after the word "began", the words: - and provided, further, that such corporations which insure against accident only may issue policies or certificates on the lives of persons not over seventy years of age, so as to read as follows: - Section 20. No corporation doing business under this act shall issue a certificate or policy upon the life of any person more than sixty years of age, nor upon any life in which the beneficiary named has no interest: provided, however, that in case of the transfer or reinsurance of members, as provided in section twelve, the foregoing limit of age shall not apply to members who have reached sixty years since their membership began; and provided, further, that such corporations which insure against accident only may issue policies or certificates on the lives of persons not over seventy years of age. Every call for payments by the policy or certificate holders shall distinctly state the purpose of the same, and whether any part thereof shall or may be used for expenses, and if so how much: provided, however, that expenses incurred in investigating and contesting cases believed to be fraudulent may be considered as a part of the mortuary expense. Any assignment of a policy or a certificate to a person having no interest in the insured life shall render such policy or certificate void.

Sect. 2. This act shall take effect upon its passage. [Approved April 10, 1895.

[CHAP. 271.]

An Act relative to warranties in life insurance policies.

Be it enacted, etc., as follows:

Section 1. Section twenty-one of chapter five hundred and twenty-two of the acts of the year eighteen hundred and ninety-four is hereby amended by inserting in the first line, after the word "misrepresentation", the words:—or warranty,—by inserting in the fifth line, after the word "misrepresentation", the words:—or warranty,—and by inserting in the sixth line, after the word "misrepresented", the words:—or made a warranty,—so as to read as follows:—Section 21. No oral or written misrepresentation or warranty made in the negotiation of a contract or policy of insurance, by the assured or in his behalf, shall be deemed material or defeat or avoid the policy, or prevent its attaching, unless such misrepresentation or warranty is made with actual intent to deceive, or unless the matter misrepresented or made a warranty increased the risk of loss.

Sect. 2. This act shall take effect upon its passage. [Approved April 12, 1895.

[CHAP. 281.]

AN ACT RELATIVE TO MISREPRESENTATIONS IN APPLICATIONS FOR MEMBERSHIP IN FRATERNAL BENEFICIARY CORPORATIONS.

Be it enacted, etc., as follows:

Section 1. When any certificate is issued to a resident of the Commonwealth by any fraternal beneficiary corporation organized under the laws of or admitted to do business in this Commonwealth, no oral or written misrepresentation or warranty made by the assured or in his behalf in the application for such certificate, or in the negotiation of the contract, shall be deemed material or defeat or avoid the certificate or prevent its attaching, unless such misrepresentation or warranty is made with actual intent to deceive, or unless the matter misrepresented increased the risk of loss.

Sect. 2. This act shall take effect upon its passage. [Approved April 17, 1895.

[Chap. 340.]

AN ACT RELATIVE TO THE CLOSING OF THE AFFAIRS OF CERTAIN FRATERNAL BENEFICIARY AND ASSESSMENT CORPORATIONS.

Be it enacted, etc., as follows:

Section 1. Whenever any Massachusetts corporation subject to the provisions of chapter four hundred and twenty-one of the acts of the year eighteen hundred and ninety shall, after an existence of one year or more, have a membership of less than five hundred, or whenever any Massachusetts corporation subject to the provisions of chapter three hundred and sixty-seven of the acts of the year eighteen hundred and ninety-four shall, after a like existence, have a membership of less than one hundred, or upon the request of the president or secretary of any Massachusetts corporation subject to the provisions of either of said chapters, the insurance commissioner may present the facts in relation to the same to any justice of the supreme judicial or superior courts. Said justice shall thereupon notify the officers of such corporation of a hearing, and unless it then appears that some special and good reason exists why the corporation should not be closed the insurance commissioner or some suitable person shall be appointed receiver of such corporation, and shall proceed at once to take possession of its books, papers, moneys and other assets, and shall forthwith, under the direction of the court, proceed to close its affairs and to distribute its funds to those entitled thereto. For this service the receiver may be allowed out of any funds in possession of the corporation, or which may come into his hands, such sum as the court may determine to be just and reasonable. In case such corporation is not possessed of sufficient funds to pay the expenses of closing the same as allowed by the court, such expenses shall be paid by the treasurer of the Commonwealth out of the excess receipts of the insurance department over and above the cost of carrying on said department. When the affairs of the corporation shall be finally closed the court may decree a dissolution of the same.

- SECT. 2. Hereafter no corporation organized under the provisions of chapter three hundred and sixty-seven of the acts of the year eighteen hundred and ninety-four shall commence to do business or issue any certificate until it has presented satisfactory evidence to the insurance commissioner and received his certification that it has obtained not less than five hundred bona fide applications for membership, nor until it has deposited as a part of its emergency fund with the treasurer of the Commonwealth at least one thousand dollars in securities authorized by section eight of said chapter three hundred and sixty-seven.
- Sect. 3. The foregoing provisions shall not apply to any fraternal beneficiary corporation which confines its membership to the employees of towns, cities, or of the Commonwealth, or of a designated firm, business house or corporation, or to the residents of any one town or city.
- SECT. 4. This act shall take effect on the first day of July in the year eighteen hundred and ninety-five. [Approved April 30, 1895.

REPORT

OF THE

MASSACHUSETTS STATE FIRE MARSHAL

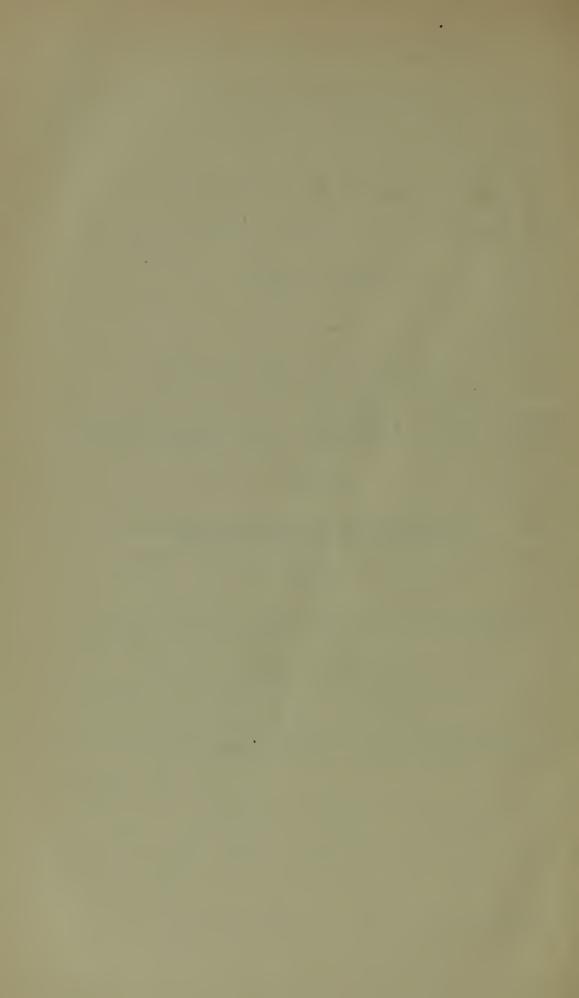
TO THE

INSURANCE COMMISSIONER

OF THE

COMMONWEALTH OF MASSACHUSETTS.

JANUARY 1, 1895.



Commonwealth of Massachusetts.

Office of State Fire Marshal, Boston, March 10, 1895.

Hon. George S. Merrill, Insurance Commissioner.

DEAR SIR: — I have the honor to submit herewith, in compliance with law, the first annual report of this office.

The office was created under chapter 444 of the Acts of Massachusetts for the year 1894. The full text of the act creating the office is hereto appended.

The office has been in active operation less than six months, consequently any report of its doings must necessarily be somewhat incomplete.

In order that the fire statistics of the State might be continued without a break upon the same basis as they have been presented heretofore by the Insurance Commissioner, the accompanying tables have been compiled for the full year by combining the statistics as furnished by the town authorities for the first part of the year with the tabulated records of the new office during its existence. Consequently the tables herein contained can furnish no satisfactory basis upon which to predicate a correct judgment as to the value of the work of the office. Notwithstanding the fact, however, that the system inaugurated during the first six months has been largely tentative in its character, the results have still been sufficient to demonstrate both the practicability of the creative act and its assured future success in reducing the large amount of criminal and inexcusably negligent fire loss of the State.

When we consider that, of the 26,000 fires occurring in the United States during 1893, the causes of which were reported, thirty-three per cent. were classed as incendiary and "unknown," and that this class of fires resulted in the wiping out of \$63,-000,000 worth of property, or nearly fifty per cent. of the

total fire loss from reported causes, the enormity of this criminal fire-waste seems actually appalling.

Massachusetts apparently offers no exception to the general rule in the amount of criminal loss sustained by its citizens. Out of a total fire-waste of \$12,000,000 in 1893 over fifty per cent. is attributed to incendiary and "unknown" causes. Surely such figures as these need no argumentative sermonizing in order to impress upon the public mind the absolute necessity for calling a halt in this wholesale annihilation of the achievements of human skill and labor.

Three thousand eight hundred and twenty-one loss-entailing fires have occurred in the State during the past year, involving a direct fire loss of \$6,107,500. Of these fires 310 were of incendiary origin and the causes of 625 are classed as "unknown."

In the city of Boston, where a fire marshal's office was in existence during the whole year, there were 1,007 fires, resulting in a loss of \$1,623,927. Of this number three per cent. were incendiary and about six per cent. were "unknown."

Since the establishment of the State Fire Marshal's office thirty arrests have been made, and ten persons have been either convicted or confessed their guilt. A number of others under arrest are now awaiting the action of the higher courts.

A brief outline of the general plan upon which the office has been organized may be of interest.

The State has been divided into ten districts, the city of Boston constituting one of these and the remainder of the State being apportioned among the other nine. Each of these districts is in charge of an aid, located, so far as has been found practicable to do so, in the central portion of the district. Every fire occurring in a district is reported either by the board of selectmen or the board of engineers (according as the law applies to each particular city or town) to the aid of that district upon printed blanks furnished by the fire marshal's office. It is the duty of the aid so notified to at once proceed with an investigation, and to report at the earliest opportunity the result thereof to the head office in the city of Boston. The reports of the aids contain complete information as to the circumstances attending the origin of a fire, the loss occasioned thereby, and, when deemed advisable, suggest the holding of an inquest,

at the same time furnishing a list of witnesses, the estimated value of property destroyed, etc. After an inquest and the obtaining of such additional evidence as may be possible by extraneous investigation, a finding is made, and, when the facts warrant it, an arrest follows; the party is then prosecuted in the lower court, and, if held, the case is prepared for presentation to the district attorney and to the grand jury, and then to the superior court if an indictment is found.

Nor does the work of the fire marshal's office end with such investigation and prosecution. A complete indexed record of every fire, its cause, the particulars obtained during the investigation, the evidence given at the inquest, the previous fire record of the occupants and owners of the premises where the fire occurs, etc., is kept on file in the office, from an inspection of which landlords, insurance companies and the public generally may often obtain pertinent information regarding applicants for insurance or credit. While of course the principal direct advantage from such records would undoubtedly accrue to insurance companies, the indirect benefit to the public would be no less great, not only on account of the obvious interest of the public in having the insurance loss reduced to a minimum, but also because the destruction of lives and uninsured property often results from the work of an incendiary who would not have been an incendiary but for the possession of an insurance policy.

I find, on reviewing the fire investigations held during the last seven years in the city of Boston, that seventy-five per cent. of the criminal fires were cases of incendiarism for gain, and that of the total number of fires set for the purpose of swindling insurance companies over sixty per cent. were the work of would-be insurance defrauders who had a record; *i.e.*, sixty per cent. of them had previously collected, or attempted to collect, insurance from one to four or five times, and in one instance twenty-two times, on fires which were believed to be incendiary, or at least were looked upon as so suspicious and unsatisfactory that the best settlement possible was made by the insurance company and the policy cancelled. With the records of such parties on file in the fire marshal's office and accessible to insurance companies, the acceptance by a company of a risk on one of these "repeaters" ought to be looked

upon as criminal negligence. These records should, if properly kept, in a short time furnish the public with much of the usefulness and benefit of a mercantile agency; and right here becomes apparent the desirability of having similar fire marshal offices established in other States, for not only would such offices prove of inestimable assistance to one another in tracing out peripatetic fire bugs, but they would prevent certain misgivings which we must now have in knowing that, while a person's record for fire-insurance swindling in Massachusetts may be such as to force the swindler to practise his nefarious calling elsewhere, we have, by making such record known, only driven him across the State border to prev upon the lives and property of a sister commonwealth.

Another important provision of the fire marshal law, and one which has already resulted in eliminating a considerable amount of physical, if not of moral, fire-hazard of the State, is the authority given to the fire marshal, boards of engineers and selectmen to cause the removal of dangerous, inflammable conditions on any premises; and it is pleasant to be able to state that where parties have been notified of such conditions they have almost universally appeared not only willing but anxious to carry out the requirements of the authorities.

As instances have occurred where insurance companies, from

anxiety to settle up small losses and get the matter off their books, have made payment to parties who were being prosecuted criminally, thus enabling the guilty party to leave the State and get away from the surveillance of the office, and consequently materially hindering the criminal prosecution, it is to be hoped that companies will as a rule refrain from settling any supposed criminal losses at least until the official investigation can be completed.

The efforts of the office have been cordially seconded by the selectmen, board of engineers and police officials of the various cities and towns, and for their hearty co-operation in the work of the office acknowledgments are due and hereby gratefully tendered.

Respectfully submitted,

CHAS. W. WHITCOMB, State Fire Marshal.

[Chapter 444, Acts of 1894.]

An Act to establish the office of state fire marshal of the commonwealth of massachusetts.

Be it enacted, etc., as follows:

Section 1. The governor, with the advice and consent of the council, shall appoint an officer to be known as the State Fire Marshal, who shall be a citizen of the Commonwealth; to hold office for the term of five years from the date of his appointment or until his successor is appointed and qualified. Said fire marshal may be removed for cause at any time by the governor with the advice and consent of the council. The governor and council may, upon the recommendation of the fire marshal, appoint a deputy marshal to assist him in his duties, and such deputy may in like manner be removed. In the event of a vacancy in the office of marshal, or during the absence or disability of that officer, the deputy marshal shall perform the duties of the office.

SECT. 2. The state fire marshal, in the city of Boston, and the board of fire engineers in every other city, and in every town in which a board of fire engineers is established, and the board of selectmen in any town in which no board of fire engineers is established, shall investigate the cause, origin and circumstances of every fire occurring in such city or town in which property has been destroyed or damaged, and shall specially make investigation whether such fire was the result of carelessness or design. Such investigation shall be begun within two days, not including the Lord's day, of the occurrence of such fire, and the fire marshal shall have the right to supervise and direct such investigation whenever he deems it expedient or necessary. The board making investigation of fires occurring in cities and towns, other than the city of Boston, may forthwith notify said fire marshal, and shall, within one week of the occurrence of the fire, furnish to the said fire marshal a written statement of all the facts relating to the cause and origin of the fire, the kind, value and ownership of the property destroyed, and such other information as may be called for by the blanks provided by the said fire marshal. The fire marshal shall keep in his office a record of all fires occurring in the Commonwealth, together with all facts, statistics and circumstances, including the origin of the fires, which may be determined by the investigations provided for by this act; such record shall at all times be open to public inspection, and such portions of it as the insurance commissioner may deem necessary shall be transcribed and forwarded to him within fifteen days from the first day of January.

SECT. 3. It shall be the duty of said fire marshal to examine or cause examination to be made into the cause, circumstances and origin of all fires occurring within the Commonwealth, to which his attention has been called in accordance with the provisions of section two of this act, by which property is accidentally or unlawfully burned, destroyed or damaged, and to specially examine and decide whether the fire was the result of carelessness or the act of an incendiary. The said fire marshal shall, when in his opinion said proceedings are necessary, take or cause to be taken the testimony on oath of all persons supposed to be cognizant of any facts or to have means of knowledge in relation to the matters as to which an examination is herein required to be made, and shall cause the same to be reduced to writing; and if he shall be of opinion that there is evidence sufficient to charge any person with the crime of arson he shall cause such person to be arrested and charged with such offence, and shall furnish to the proper district attorney all such evidence, together with the names of witnesses and all the information obtained by him, including a copy of all pertinent and material testimony taken in the case; and he shall report to the insurance commissioner, as often as such commissioner shall require, his proceedings and the progress made in all prosecutions for arson, and the result of all cases which are finally disposed of.

SECT. 4. The fire marshal and deputy fire marshal shall each have the powers of a trial justice for the purpose of summoning and compelling the attendance of witnesses before them or either of them, to testify in relation to any matter which is, by the provisions of this act, a subject of inquiry and investigation. Said fire marshal and deputy fire marshal may also administer oaths and affirmations to persons appearing as witnesses before them; and false swearing in any matter or proceeding aforesaid shall be deemed perjury and shall be punished as such. Said fire marshal and his subordinates shall have authority, at all times of the day or night, in the performance of the duties imposed by the provisions of this act, to enter upon and examine any building or premises where any fire has occurred, and other buildings and premises adjoining or near the same. All investigations held by or under the direction of the fire marshal may in his discretion be private, and persons other than those required to be present by the provisions of this act may be excluded from the place where such investigation is held, and witnesses may be kept separate and apart from each other and not allowed to communicate with each other until they have been examined.

SECT. 5. The fire marshal, the fire commissioners of the city of Boston, the board of fire engineers in all towns and cities where such

board is established, and the mayor and aldermen in cities and the selectmen in towns where no board of fire engineers exists, shall have the right at all reasonable hours, for the purposes of examination, to enter into and upon all buildings and premises within their jurisdiction. Whenever any of said officers shall find in any building or upon any premises combustible material or inflammable conditions dangerous to the safety of such building or premises they shall order the same to be removed or remedied, and such order shall be forthwith complied with by the owner or occupant of said building or premises: provided, however, that if the said owner or occupant shall deem himself aggrieved by such order he may, within twenty-fours, appeal to the fire marshal, and the cause of the complaint shall be at once investigated by the direction of the latter, and unless by his authority the order of the board above named is revoked, such order shall remain in force and be forthwith complied with by said owner or occupant. The fire marshal, fire commissioners, fire engineers, mayor and aldermen, or selectmen, as aforesaid, shall make an immediate investigation as to the presence of combustible material or the existence of inflammable conditions in any building or upon any premises under their jurisdiction, upon complaint of any person having an interest in said buildings or premises or property adjacent thereto. Any owner or occupant of buildings or premises, failing to comply with the orders of the authorities above-specified, shall be punished by a fine of not less than ten dollars nor more than fifty dollars for each day's neglect.

- Sect. 6. Any city or town officer referred to in section two who neglects or refuses to comply with any of the requirements of this act shall be punished by a fine of not less than twenty-five dollars nor more than two hundred dollars.
- Sect. 7. The fire marshal shall receive an annual salary of forty-five hundred dollars, and the deputy fire marshal twenty-five hundred dollars. Said fire marshal may employ clerks and assistants, and incur such expenses as may be necessary in the performance of his duties, not to exceed such sum as the general court may appropriate each year, all of which shall be paid out of the treasury of the Commonwealth. The insurance commissioner shall approve all accounts of the fire marshal before they are submitted to the auditor of the Commonwealth for payment, and the said accounts shall be allowed in the same manner as other claims against the Commonwealth.
- SECT. 8. The fire marshal shall have an office in the city of Boston, shall not engage in any other business, and he or his deputy shall at all times be in the city of Boston, ready for such duties as are required by this act. The rent of his office shall be audited and paid as provided for in section seven.

- Sect. 9. The fire marshal shall submit annually, as early as consistent with full and accurate preparation, and not later than the fifteenth day of February, a detailed report of his official action to the insurance commissioner, who shall embody the material portions thereof in his annual report to the general court.
- SECT. 10. Chapter four hundred and fifty-one of the acts of the year eighteen hundred and eighty-nine, chapter three hundred and fifty-four of the acts of the year eighteen hundred and eighty-six and all other acts inconsistent herewith are hereby repealed.
- SECT. 11. This act, so far as giving authority to appoint and confirm a fire marshal and a deputy fire marshal is concerned, shall take effect upon its passage, and for all other purposes shall take effect thirty days after its passage; and the fire marshal of the city of Boston shall continue in office and have all the powers now conferred upon him by law and shall discharge the duties of his office for thirty days after the passage of this act, and until the state fire marshal is appointed and confirmed. [Approved June 1, 1894.

FIRE LOSSES IN MASSACHUSETTS DURING THE YEAR.

The following table shows the number of fires in each city and town of the Commonwealth during 1894, with the amount of the loss as reported to this department. (The "star" indicates that no fires occurred during the year.)

TABLE I.

		1				
	No.				No.	
	of Fires.	Loss.			of Fires.	Loss.
	or race.				or rines.	
A.T. *		AF 000	T. 13		_	***
Abington,.	9	\$5,992	Bridgewater,	٠	5	\$2,805
Acton,	. 2	1,002	Brimfield,.	•	3	2,925
Acushnet,.	3	17,100	Brockton,	•	75	100,620
Adams, .	. 10	6,552	Brookfield,		6	4,505
Agawam, .	. 10	6,800	Brookline,		14	65,361
Alford, .	*	_	Buckland,.		1	425
Amesbury,	. 7	68,582	Burlington,		4	3,925
Amherst, .	. 4	5,075	CAMBRIDGE,		95	182,666
Andover, .	. 7	48,300	Canton, .		9	2,925
Arlington,	14	54,217	Carlisle, .		1	1,900
Ashburnham,	7	1,358	Carver, .		*	1,000
Ashby, .	$\frac{1}{2}$	2,425	Charlemont,	•	*	
Ashfield, .		15	Charleton, .	•	1	6,500
Ashland, .	. 11	18,955	Chatham, .		*	0,000
				•		0.210
Athol,	13	27,010	Chelmsford,	•	1	2,319
Attleborough,	9	92,833	CHELSEA, .	•	59	44,569
Auburn, .	•	-	Cheshire, .	•	5	985
Avon, .	. 1	575	Chester, .	•	3	1,298
Ayer,	. 5	902	Chesterfield,	•	*	
Barnstable,	. 4	7,250	CHICOPEE,	•	17	39,828
Barre, .	. 3	1,099	Chilmark,.		*	-
Becket, .	. 2	950	Clarksburg,		1	300
Bedford, .	. 3	13,609	Clinton, .		11	11,911
Belchertown,	. 5	7,722	Cohasses, .		6	154
Bellingham,	. 9	3,140	Colrain, .		*	_
Belmont, .	. 3	835	Concord, .		5	8,210
Berkley, .	*	_	Conway, .		7	11,003
Berlin, .	\cdot 2	6,150	Cottage City,		9	12,905
Bernardston,	$\bar{1}$	1,050	Cummington,		3	8,050
BEVERLY,.	14	40,394	Dalton, .		$\frac{3}{2}$	20,085
Billerica, .	6	2,675	Dana, .		$\begin{bmatrix} 2 \\ 2 \end{bmatrix}$	9,250
Blackstone,	. 5	4,770	Danvers, .	•	$1\overline{4}$	22,535
Blandford,		350	Dartmouth,		1	1,000
Rolton	1 1	700	Dedham, .	•	$\frac{1}{7}$	
				•		8,085
BOSTON, .	1,007	1,623,927	Deerfield, .	•	1 *	12,000
Bourne, .	$egin{array}{c c} 2 & & & \\ * & & & \end{array}$	202	Dennis, .	0		
Boxborough,	•	0.150	Dighton, .	•	1 *	425
Boxford, .	. 3	3,150	Douglas, .	•		-
Boylston, .	. 6	5,990	Dover,	•	2	18,850
Bradford, .	. 7	5,365	Dracut, .	•	3	1,345
Braintree,.	. 18	7,841	Dudley, .		3	2,503
Brewster,.	*	_	Dunstable,		1	1,300

TABLE I. — Continued.

		LABLE 1.	- Continued.		
	No.	_		No.	
	of Fires.	Loss.		of Fires.	Loss.
				1 . 1	
Duxbury,	4	\$2,350	Holden,	4	\$7,047
E. Bridgewater,	4	3,019	Holland,	1	55
Eastham,	*	-	Holliston,	8	8,376
Easthampton, .	4	15,129	HOLYOKE, .	78	32,614
E. Longmeadow,	1	1,300	Hopedale,	2	85
Easton,	3	3,875	Hopkinton, .	5	701
Edgartown, .	*	-	Hubbardston, .	5	2,455
Egremont, .	*	_	Hudson,	9	408,415
Enfield,	3	5,975	Hull,	9	7,605
Erving,	3	4,000	Huntington, .	1	700
Essex,	*	-	Hyde Park, .	13	5,673
EVERETT,	25	14,922	Ipswich,	24	77,695
Fairhaven, .	4	5,978	Kingston,	2	760
FALL RIVER, .	59	37,896	Lakeville,	4	8,350
Falmouth, .	1	1,000	Lancaster, .	1	63
FITCHBURG, .	49	30,206	Lanesborough,	2	565
Florida,	1	600	LAWRENCE, .	55	102,528
Foxborough, .	10	4,900	Lee,	3	10,539
Framingham, .	22	76,496	Leicester,	2	3,295
Franklin,	15	12,387	Lenox,	*	-
Freetown, .	4	11,800	Leominster, .	10	48,226
Gardner,	6	2,798	Leverett,	1	125
Gay Head, .	*	_	Lexington, .	8	17,071
Georgetown, .	1	125	Leyden,	1	3,500
Gill,	1	1,070	Lincoln,	1	3,000
GLOUCESTER, .	. 38	108,869	Littleton,	1	900
Goshen,	1	175	Longmeadow, .	3	5,700
Gosnold,	*		LOWELL,	111	141,826
Grafton,	1	380	Ludlow,	6	9,523
Granby,	1	3,300	Lunenburg, .	7	4,315
Granville,	1	750	LYNN,	117	208,093
G't Barrington,	*	-	Lynnfield, .	2	7,800
Greenfield, .	4	2,005	MALDEN,	45	16,193
Greenwich, .	1	400	Manchester, .	3	6,954
Groton,	. 3	5,220	Mansfield, .	1	2,200
Groveland, .	3	5,525	Marblehead, .	16	56,380
Hadley,	9	22,549	Marion,	1	3,534
Halifax,	*	-	MARLBOROUGH,	21	20,597
Hamilton,	*	-	Marshfield, .	*	-
Hampden, .	*	-	Mashpee,	1	500
Hancock,	4 -	4,775	Mattapoisett, .	*	_
Hanover,	* ,	-	Maynard,	1	1,800
Hanson,	3	4,050	Medfield,	2	3,600
Hardwick, .	5	9,285	MEDFORD, .	11	10,827
Harvard,	3	975	Medway,	11	16,915
Harwich,	1	3,500	Melrose,	19	42,456
Hatfield,	*	-	Mendon,	*	
HAVERHILL, .	56	67,673	Merrimac, .	1	55
Hawley,	*	- 1	Methuen,	3	9.475
Heath,	* .	- /	Middleborough,	8	3,506
Hingham,	4.	1,455	Middlefield, .	1	800
Hindsdale, .	1	1,500	Middleton, .	2	1.909
Holbrook,	7	7,611	Milford,	14	7,638

TABLE I. — Continued.

			Continuedi		
	No.			No.	
	of Fires.	Loss.		of Fires.	Loss.
	1	1			
Millham	10	\$60 909	Duinanton	6	01 000
Millbury,	$\begin{vmatrix} 12 \\ 3 \end{vmatrix}$	\$20,383	Princeton,.	2	\$1,966
Millis,		1,165	Provincetown, .		17 071
Milton,	8	3,822	Quincy,	33	17,271
Monroe,			Randolph, .	7	38,659
Monson,	8	23,763	Raynham,	1	1,100
Montague, .	*	_	Reading,	4	2,129
Monterey,			Rehoboth,	2	2,488
Montgomery, .	1	500	Revere,	13	8,824
Mt. Washington,	3	1,775	Richmond, .	*	-
Nahant,	6	13,525	Rochester, .	1	2,050
Nantucket, .	*	-	Rockland, .	9	8,758
Natick,	29	18,902	Rockport,	1	450
Needham, .	4	1,610	Rowe,	*	-
New Ashford, .	*		Rowley,	3	185
NEW BEDFORD,	39	24,996	Royalston, .	7	7,810
New Braintree.	*	-	Russell,	1	198
N. Marlborough,	*	_	Rutland,	1	2,200
New Salem, .	2	2,800	SALEM,	33	48,656
Newbury,	1	8,150	Salisbury,	3	1,975
NEWBURYPORT,	16	55,302	Sandisfield, .	1	200
NEWTON,	$\overline{52}$	94,306	Sandwich,.	$\hat{1}$	3,000
Norfolk,	7	10,800	Saugus,	$\frac{1}{6}$	3,726
North Adams, .	18	9,322	Corror	*	0,120
North Andover,	1	55	Coitmata	*	
N. Attleborough,	9	22,665	Seekonk,	1	225
North Brookfield,		1,500	Sharon,	1	1,300
North Reading,	*	1,000	Sheffield,	1	
NORTHAMPTON,	24	54,013	Challaring	1	1,200
Northborough,	2	6,600		$\begin{bmatrix} 1 \\ 5 \end{bmatrix}$	4,591
Northbridge, .	1	1,200	Sherborn,	6	2,375
Northfield, .	$\begin{vmatrix} 1 \\ 2 \end{vmatrix}$		Shirley,	5	2,078
	$\frac{2}{2}$	4,850	Shrewsbury, .		910
Norton,	3	4,580	Shutesbury, .	2	200
Norwell,	0 0	3,450	Somerset,		-
Norwood,	6	1,109	SOMERVILLE, .	66	77,698
Oakham,	2	337	South Hadley, .	$\frac{6}{2}$	41,623
Orange,	6	5,020	Southampton, .	3	160
Orleans,		-	Southborough, .	5	16,647
Otis,	1	100	Southbridge, .	8	2,535
Oxford,	1	200	Southwick, .	1	725
Palmer,	3	39,277	Spencer,	*	-
Paxton,	2	425	SPRINGFIELD, .	84	60,403
Peabody,	12	19,444	Sterling,	6	650
Pelham,	*	-	Stockbridge, .	6	2,795
Pembroke, .	*	-	Stoneham, .	12	7,327
Pepperell,	11	9,874	Stoughton, .	3	3.425
Peru,	*	-	Stow,	5	3,875
Petersham, .	*	-	Sturbridge, .	1	1,400
Phillipston, .	1	1,590	Sudbury,	1	600
PITTSFIELD, .	20	30,981	Sunderland, .	*	-
Plainfield, .	1	500	Sutton,	4	340
Plymouth, .	2	3,193	Swampscott, .	8	2,279
Plympton, .	3	810	Swanzey, .	2	2,200
Prescott,	1	600	TAUNTON,	47	66,636
				-	00,000
		1			

Table I.—Concluded.

	No. of Fires.	Loss.		No. of Fires.	Loss.
Templeton, .	$_2$	\$ 1,315	West Newbury,	*	
Tewksbury,	3	5,600	W. Springfield,	6	\$2,054
Tisbury, .	1	325	W. Stockbridge,	ĭ	185
Tolland,	î	20	West Tisbury, .	*	_
Topsfield,	1	1,500	Westborough, .	9	2,222
Townsend, .	3	21,794	Westfield,	14	38,421
Truro,	1	550	Westford,	6	2,095
Tyngsborough,	1	50	Westhampton, .	2	900
Tryingham, .	*	_	Westminster, .	*	_
Upton,	5	1,965	Weston,	3	15,297
Uxbridge,	12	42,693	Westport,	6	2,630
Wakefield, .	12	14,209	Weymouth, .	6	3,036
Wales,	1	1,100	Whately,	5	13,252
Walpole,	2	630	Whitman,	7	1,402
WALTHAM, .	30	5,297	Wilbraham, .	2	10,537
Ware,	11	4,987	Williamsburg, .	2	175
Wareham, .	3	11,250	Williamstown,.	4	14,205
Warren,	12	13,312	Wilmington, .	2	550
Warwick,	2	2,100	Winchendon, .	9	4,496
Washington, .	*	- 1	Winchester, .	6	2,252
Watertown, .	6	12,348	Windsor,	*	-
Wayland,	1	1,100	Winthrop, .	3	1.185
Webster,	3	570	Woburn,	40	66,925
Wellesley, .	9	4,190	WORCESTER, .	180	261,316
Wellfleet,	2	1,250	Worthington, .	1	3,500
Wendell,	1	5, 500	Wrentham, .	6	8,813
Wenham,	*	_	Yarmouth, .	3	110
West Boylston,	7	10,685			
W. Bridgewater,	1	1,175	Totals,	3,821	\$6,107,500
W. Brookfield, .	*	-			

Massachusetts Fire Statistics, 1894.

The following tabulations exhibit in detail the statisties of fires in Massachusetts in 1894, as reported by the eity and town authorities to the State Fire Marshal.

Table II: — Greeny Description	adori fo	יניש, בעימיוני	ver of rer	es, Insura	nce, Dama	Hoperly, Munder of Fires, Insurance, Damage and Insurance Faid	urance Fa	ia.
				Buildings.			CONTENTS.	
PROPERTY.	Total Losses.	Partial Losses.	Insurance.	Loss.	Paid.	Insurance.	Loss.	Paid.
Almshouses,		1	\$200	\$200	\$200	1	1	1
Bakers,		30	008,99	6,803	4,837	\$19,945	\$4,254	\$2,938
Banks and offices,		42	586.200	20,393	19,337	210,675	25,973	22,999
Barber shops,	1	20	95,300	3,852	3,804	5,000	1,746	881
Barns and stubles,	135	246	355,063	212,209	157,364	185,397	165,688	106,227
Blacksmith shops,	6	27	19,540	8,292	5,475	15,610	13,390	8,533
Boarding and lodging houses,	67	71	308,900	14,746	13,499	81,150	7,269	5,852
Boller rooms,	-	14	295,400	4,693	1,683	87,750	8,809	7,039
Bookbinders,	1	2	79,000	5,733	5,733	69,956	8,353	8,353
Books, stationery and paper hangings,	1	2	20,600	1,092	1,077	14,200	816	516
Bottlers,	П	67	11,200	8,680	8,200	18,315	10,280	9,665
Brass finishers,	1	7	2,200	069	069	3,600	532	132
Breweries,	ı	က	161,814	17,919	17,919	235,176	46,439	46,439
Direk Kilns,	1	-	1	300	ı	1	1	i
Budges,	1	5	2,000	2,710	2,000	2,250	1,200	1,200
Candy makers,	1	7	800	5	5	1,300	58	∞
Cars and car sheds,	67	30	36,955	22,567	19,798	135,573	30,379	28,764

Table II. — Giving Description of Property, etc. — Continued.

								-
				BUILDINGS.			CONTENTS.	
PROPERTY.	Total Losses.	Partial Losses.	Insurance.	Loss.	Paid.	Insurance.	Loss.	Paid.
			000	t e	1		000	00000
Carriage factories,		4 6	489,000	010,79	65,510	#10,149	#10,36h	€12,800
Churches,	3	50	302,000	105,375	61,773	28,000	19,945	14,815
Cider mills,	ı	က	000.9	2,309	1,859	5,000	4,810	4,610
Cigar stores and factories,	1	12	63,000	8,257	8,254	40,740	8,018	5,899
Clothing and furnishing stores,	-	22	144,100	3,862	3,362	587,700	25,601	24,439
Clothing manufactories,	ı	2	57,863	5,881	5,381	132,531	12,101	11,597
Club and billiard rooms,	5	27	185,100	32,954	26,579	122,693	68,216	61,811
Cobbler shops,	ı	4	30,400	475	475	925	086	505
Cooper shops,	ı	23	9,298	681	681	7,902	249	249
Comb factories,	1	1	2,400	850	729	7,000	2,333	2,281
Cotton batting, waste houses, jute and shoddy								
mills,	63	10	000,72	8,703	5,245	28,695	18,581	8,051
Cotton mills,	1	11	921,477	24,812	21,312	588,000	53,188	49,663
Crockery and lamp stores,	-	22	31,000	60,831	29,545	83,800	86,028	81,743
Cutlery works,	1	22	4,200	3,400	3,400	4,800	3,391	3,391
Dining rooms,	က	19	197,275	8,471	7,700	112,750	7,335	7,125
Drug stores,	1	13	177,000	5,524	5,334	112,250	15,015	13,014
Dry and faney goods,	1	25	874,500	18,298	18,298	397,100	78,467	68,553
Dry houses (lumber),	-	9	008,3	530	45	898	378	133
Dwelling houses,	188	1,525	4,131,492	831,335	676,287	202,796	382,986	275,570
Dye houses,	-	35	1,710	1,503	1,400	2,000	1,800	1,000
Dye woods and chemical works,	-	အ	4,955	208	108	9,500	10,250	350
Electrical works,	1	4	009,99	18,661	16,461	104,525	21,339	19,114
Farm buildings,	27	27	24,600	87,705	56,720	33,065	37,702	24,610

Fireworks manufactories.		1	325	1	1	1.025	1
Forest fires	17 108	1.200	40.987	1.200	1	307	1
Flour and grist mills.		3,000	3,000	3,000	5,500	7,000	5,500
Foundries and wire mills,		104,739	11,686	11,086	130,805	7,198	6,198
Fruit stores,	1 15	120,340	8,275	6,175	16,550	7,888	7,818
Furniture factories,	1 11	131,300	16,053	14,843	107,800	42,109	37,359
Furniture stores,	1 18	184,800	6,748	6,748	179,640	38,219	37,513
Gas works,	1	5,000	5,493	4,888	ı	25	1
Glass works,	1	27,000	6,378	5,323	7,600	2,885	2,839
Grain stores and elevators,	3 6	31,250	26,235	19,170	55,250	22,166	13,272
Greenhouses,	1 5	4,825	2,434	1,124	875	2,675	875
Grocery stores, including general country							
stores,		158,600	29,714	23,811	115,175	53,939	22,099
Hardware stores and factories,	1 12	128,900	20,016	18,500	209,050	55,675	52,291
Harness makers,		32,350	2,202	1,971	19,900	2,579	1,561
Ilat factories,	භ 1	83,000	926	926	84,500	3,169	3,169
Henneries,		180	832	180	. 1	190	1
Hotels,		800,840	70,578	55,703	175,860	25,626	21,844
Ice houses,	4	24,400	58,450	23,300	2,000	25,000	2,000
Jewelry stores,		156,000	5,646	5,525	410,700	8,558	5,824
Junk stores,		3,950	1,870	1,405	1,500	6,615	1,500
Lamp stores,		1000,97	128	103	200	51	51
Laundries,		41,860	16,498	11,248	31,879	27,260	21,238
Leather stores,	-	159,500	19,733	19,733	321,875	72,587	72,587
Liquor stores,	- 11	91,200	9,149	5,849	16,300	5,050	4,975
Livery stables,	_	8,900	9,202	699,9	16,700	5,699	5,699
Lodge rooms,	3 4	49,200	14,858	13,908	61,775	23,901	17,504
Lumber yards,	- 10	15,800	9,743	7,850	156,215	99,140	93,524
Machine shops and supplies,		198,600	13,089	13,039	260,289	34,766	22,586
Markets (meat and fish),	- 15	41,900	3,086	3,051	19,800	5,649	5,176
Millinery stores,		13,000	1,902	1,902	108,575	10,693	10,618
	-						

Table II. — Giving Description of Property, etc. — Concluded.

								-
				BUILDINGS.			CONTENTS.	
PROPERTY.	Total Losses	l Partial 8. Losses.	Insurance.	Loss.	Paid.	Insurance.	Loss.	Paid.
Miscellaneous factories		5 54	\$611.195	\$57.760	\$44.542	\$385,598	\$118.873	\$98.087
Oil clothing factories.		-		50		1	25	
Oil refineries,		ر د د	009	10,265	25	1,000	6,055	20
Oil and paint stores,	•	6	53,150	10,836	10,577	50,575	8,525	7,715
Paint shops,	•	9	18,900	5,367	4,606	8,650	5,818	5,563
Paper mills,	-	3 4	136,300	8,829	4,529	44,250	27,915	15,215
Paper and twine stores,	•	_	3,000	0000,9	3,000	29,000	20,010	11,510
Photographers,	•	8	100,000	4,343	4,343	52,600	22,597	20,952
Piano factories,	•	1 2	69,250	20,529	18,653	51,750	27,314	25,438
Pieture frame makers,	•	2	4,000	120	120	2,400	1,400	1,000
Plumbers,	•	- 5	7,000	497	492	4,300	1,344	1,334
Printing offices,	•	- 13	263,600	13,151	11,521	142,500	29,227	27,422
Potteries,	•	- 1	2,000	133	13	4,500	104	104
Public buildings,	•	1 24	729,900	264,948	117,784	129,700	134,162	45,044
Railroad depots and buildings,		1 4	800	3,000	20	007	2,425	200
Rubber stores,	•	- 1	2,000	10	10	ı	ı	ı
Saw and planing mills,	•	4 20	45,030	26,616	19,444	51,720	41,204	50,914
School-houses,		1 12	115,000	53,228	26,798	4,800	4,750	3,550
Sheds and outbuildings,	-	4 53	18,945	8,317	4.517	6,700	11,241	3,895
Shoe factories,			162,173	214,515	150,584	639,525	297,746	222,971
Shoe stores,	•	2 17	160,750	11,610	11,540	167,100	121,737	96,478
Slaughter houses,	-		2,000	1,650	1,650	1	ı	1
Smoke-houses,	•	_	ı	100	1	1	20	ì
Stone workers,	· -	4	12,600	359	359	2,500	178	138

Comparison of Table III. for Seventeen Years.

YEAR.	No. of Fires.	Insurance.	Damage.	Insurance Paid.	Total Loss.	Partial Losses.
1878,	1,728	\$7, 703,326	\$3,683,265	\$ 2,574,841	532	1,196
1879, .	1,852	8,086,657	3,626,430	1,994,412	605	1,247
1880, .	1,722	11,033,541	4,454,221	3,422,143	596	1,126
1881, .	1,694	11,414,179	4,312,642	2,819,847	511	1,183
1882, .	1,758	12,406,617	4,789,906	4,480,797	529	1,229
1883, .	2,233	12,325,823	4,686,759	3,446,076	666	1,567
1884, .	2,011	13,635,872	4,704,871	4,226,144	543	1,468
1885, .	1,828	11,332,402	4,169,798	3,254,256	482	1,346
1886, .	1,920	12,566,354	4,579,530	3,313,892	328	1,592
1887, .	2,238	13,064,423	4,220,326	3,180,244	519	1,719
1888, .	2,446	16,988,030	5,385,377	3,732,835	594	1,852
1889, .	2,490	22,942,441	12,388,202	8,241,478	758	1,732
1890, .	2,471	17,995,768	4,656,149	4,969,964	604	1,867
1891, .	2,892	25,654,891	6,581,479	5,177,916	63 3	2,259
1892, .	3,190	20,401,008	5,011,983	3,486,349	514	2,676
1893, .	3,365	32,379,253	10,112,362	6,219,745	569	2,796
1894, .	3,821	25,482,571	6,107,500	4,536,240	573	3,248
Totals, .	39,659	\$ 275,413,156	\$93,470,800	\$69,077,179	9,556	30,103
Averages,	2,333	15,988,003	5,498,283	4,063,364	563	1,771

Table IV. — Fires Classified by Months.

Table IV. — Fires Classified by Months — Continued.

1	December.	
ı	November.	1
	October.	1 - - - -
ı	September.	111411111196
	August.	106111111111111111111111111111111111111
	July.	H 62 H 1 4 H 4 H 5 H 10 1 H 10 1 H 10 1
	June.	117111662117811781
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	April.	1 144 1 188 6 6 1 5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	р[втср.	1 1 1 1 1 1 1 1 1 1
	February.	HHHHH 124 4 4 4 4 4 4 4 1 1 1 1 4 1 1 1 1 1 1
	January.	1 1 1 2 2 1 1 1 1 2 2 1 1 1 2 2 1 2 1 1 2 2 2
	PROPERTY,	Cooper shops, Comb factories, Cotton batting, waste houses, jute and shoddy mills, Cotton mills, Crockery and lamp stores, Cutlery works, Dining-rooms, Drug stores, Dry and faney goods, Dry and faney goods, Dry houses (lumber), Dry houses, Dry houses, First houses, Dry houses, Dry houses, Dry houses, Dry houses, Dry houses, First stores, First houses, First houses

lardware stores and factories.	7 00		o —	4 I	ဂ ၊	1 12	o 1	ဂ က	4	#		
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Machine shops and supplies,		က	1	1		က	C7 ·		1 '	<u>.</u>	27	- ,
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Table IV. — Fires Classified by Months — Concluded.

	December.	1 1 6 6 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1
		93	
	Movember.	2 21 44 11 12 12 11 12 12 14 15 16 17	
	October.	11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
	September.	1 2 4 1	
	August.	1104600111410111014 50	
	July.	367	
	June.	1 141 8	
)lay.	119 100 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
	April.	1 1 2 1 2 2 2 3 1 1 2 2 2 3 1 1 2 2 3 3 1 1 2 3 1 2 3 1 3 1	
	March.	1114618411844841 884 088	-
	February.	1 1 2 2 4 1 4 1 1 1 8 1 1 2 1 2 2 8 2 8 3 8 4 1 4 1 1 1 1 8 1 1 2 1 2 1 2 1 2 1 2 1 2 1 2	-
	January.	100000000000000000000000000000000000000	-
		ries and	-
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	b.	.,	
	PROPERTY.	ldings stories oroce nown inclu	i
	PROI	nd buils, dings, and fac and m trds, ith pov ies not ithout	
ı		pots a es, uning a es,	
		Railroad depots and buildings, Saw and planing mills, School-houses, Shoe factories, Shoe stores, Shoe stores, Show workers, Store houses, Store houses, Tailors, Tailors, Toy stores, Wood and coal yards, Wood workers, with power, carriage factories furniture factories not included, Wood workers, without power, Wood workers, without power, Woollen mills, Totals,	
		Railroad Rubber s Saw and School-hc School-hc School-hc School-hc School-hc School-hc School-hc School-hc School S	1

Table V. — Causes of Fires Classified.

Property.	Causes of Fire.
Almshouses, (Unknown, 4; overheated ovens, 5; boiling over kettle fat, 3; overheated stove, 1; lighted pipe in
Bakers,	clothing, 1; falling of kerosene lamp, 1; defective construction, 2; gas jet and curtain, 3; sparks from chimney, 1; explosion kerosene lamp, 2; naphtha vapor, 1; overheated hot water pipe, 1; exposure, 1; hot coals from stove, 1; rats and matches, 2; fire-crackers, 1; defective chimney, 1.
Banks and offices, (4:	Unknown, 4; exposures, 3; electric light wires, 4; lighted cigar stubs, 2; careless use matches, 12; spontaneous combustion, 3; rats and matches, 1; overheated gas stove, 1;
Barber shops, (2	Unknown, 1; overheated stoves, 3; breaking lamp, 4; incendiary, 2; explosion gasolene heater, 1; overheated stove pipe, 1; careless use of matches, 3; lighted cigarette stub, 1; gas heater, 1; upsetting lighted oil stove, 1; rats and matches, 1; children and matches, 1. Exposures, 33; rats and matches, 5; unknown,
Barns and stables, (38	work, 1; explosion of lamp, 2; upsetting lamp, 5; explosion lantern, 8; children and matches, 26; set by tramps, 16; slaking lime, 1; hot ashes, 2; firecrackers, 1; sparks from other fire, 2; careless use of lighted lamp, 2; sparks from boiler, 1;
Blacksmith shops, (3)	overheated stove, 3; electric light wire, 1; overheated chimney, 1. Hot ashes, 1; spontaneous combustion, 1; sparks from chimney, 7; leaking gas, 2; overheated furnace, 1; incendiary, 7; exposures, 1; overheated boiler, 1; defective chimney, 1; unknown, 3; sparks from locomotive, 2; explosion of oil stove, 1; sparks from forge, 5; overheated stove, 1; childern and matches, 1; hot steel on floor, 1. Hot ashes in wood receptacles, 3; overheated furnaces, 1; incendiary, 6; exposures, 2; defective
Boarding and lodging houses, (78	chimney, 1; unknown, 6; explosion oil stove, 2; sparks from locomotive, 1; children and matches, 2; explosion of lamp, 8; careless use matches, 10; breaking of lighted lamp, 7; smoking in bed, 4; thawing water pipes, 2; gas jet and curtain, 7; overheated furnace pipe, 1; rats and matches, 3; cxplosion of gasolenc stove, 1; crossing of wires, 1; lighted cigarctte stub, 1; careless smoking, 1; upsetting roofer's furnace, 1; lighted candle, 1;
Boiler rooms, (18	from furnace, 4; overheated chimney, 2.
Bookbinders,	(IInknown 1: overheated stove 0: one evulacian 1.
Books, stationery and paper hangings, (7	lighted eigar stubs, 2; overheated oil stove, 1.
Bottlers,) Incendiary 1; exposure, 1; unknown, 1. Exposure, 1; gas explosion, 1
Breweries,	Overheated boiler, 1; explosion malt dust, 2.
Dick Kills, (1	Overheated kim, 1.

Property.	Causes of Fire.
Bridges,	Incendiary, 1; sparks from locomotive, 2; cigar stub, 1; gas jet and woodwork, 1. Unknown, 1; explosion of gasolene stove, 1. Incendiary, 4; exposures, 1; unknown, 1; over-
Cars and car sheds, (32)	heated stove, 2; sparks from locomotive, 10; children and matches, 6; lighted cigar stub, 1; overheated oil stove, 2; electric wires, 2; defective motor, 1; collision, 1; tramps, 1.
Carriage factories, (5)	Spontaneous combustion, 1; incendiary, 1; sparks from forge, 1; overheated stove, 1; careless use match, 1. Spontaneous combustion, 3; overheated furnace, 1; exposure, 3; unknown, 1; overheated stove, 1;
Churches, (23)	children and matches, 1; overheated furnace pipe, 1; defective construction, 1; overheated stove pipe, 2; explosion hot water heater, 1; lightning, 3; friction matches, 1; spontaneous combustion oily rags, 1; electric wires, 1; falling chandelier, 1; sparks from stove, 1.
Cider mills, (3)	Unknown, 1; sparks from stove pipe, 1; over- heated machinery, 1. Spontaneous combustion, 1; incendiary, 1; un-
Cigar stores and factories, (12) {	known, 3; explosion lamp, 1; careless use matches, 1; breaking lamp, 1; rats and matches, 1; cigar stub, 1; fireworks, 1; exposure, 1. Incendiary, 2; exposure, 2; defective chimney, 1; unknown, 4; overheated stove, 1; careless use matches, 1; gas jet and curtain, 1; rats and
Clothing and furnishing stores, . (23)	matches, 1; sparks from furnace, 1; cigar stub, 2; electric wires, 1; lighted lamp and woodwork, 1; sparks from electric light, 1; spontaneous combustion oil suits, 1; carelessness lighted torch, 1; overheated gas stove, 1; breaking lighted lamp, 1.
Clothing manufactories, (7)	lighted lamp, 1. Incendiary, 2; unknown, 4; lighted cigarette stub, 1. Incendiary, 3; exposure, 5; unknown, 5; overheated stove, 2; children and matches, 4; break-
Club and billiard rooms, (32) {	ing lighted lamp, 3; lighted cigarette stub, 1; careless smoking, 2; lighted cigar stub, 5; overheated stove pipe, 1; spontaneous combustion oily rags, 1.
Cobbler shops, (4)	Defective chimney, 1; unknown, 1; breaking lighted lamp, 1; lighted lamp and woodwork, 1.
Comb factories, (1) Cooper shops, (2)	Unknown, 1. Sparks from chimney, 1; unknown, 1.
Cotton batting, waste houses, jute and shoddy mills, (12)	Spontaneous combustion, 2; exposures, 2; un- known, 1; overheated machinery, 1; sparks from cotton picker, 5; overheated steam pipe, 1
Cotton mills, (11) {	Spontaneous combustion, 3; overheated boiler, 1; overheated chimney, 1; gas jet and woodwork, 1; sparks from cotton picker, 5.
Crockery stores, (3) Cutlery works,	Exposure, 1; unknown, 1; careless use matches, 1. Spontaneous combustion, 1; overheated stove, 1. Hot ashes in wood, 1; spontaneous combustion, 2; incendiary, 1; exposure, 1; overheated boiler, 1;
Dining rooms, (22)	defective chimney, 2; unknown, 1; overheated stove, 1; careless use matches, 1; explosion gasolene, 1; overheated oil stove, 2; gas jet and woodwork, 1; overheated stove pipe, 5; boiling over of fat, 1; burning meat, 1. Incendiary, 2; unknown, 3; overheated stove, 1;
Drug stores, (19)	careless use match, 1; breaking of lamp, 1; over- heated chimney, 1; cigar stub, 1; gas jet and woodwork, 1; overheated stove pipe, 3; electric wires, 1, fireworks, 1; overheated gas stove, 1; naphtha vapor, 1; ether vapor, 1. Spontaneous combustion, 1; exposure, 1; unknown,
Dry and fancy goods stores, (25)	5; careless use matches, 4; breaking of lamp, 3; thawing water pipe, 1; curtain and gas jet, 1; overheated stove pipe, 1; overheated chimney, 2; gas explosion, 1; electric wires, 1; oil stove, 1; gas jet and clothing, 2; firecrackers, 1.
Dry houses (lumber), (7)	Sparks from chimney, 1; overheated furnace, 2; overheated boiler, 1; sparks from locomotive, 1; sparks from furnace, 1; defective stove, 1.

PR	OPER	TY.			CAUSES OF FIRE.
Dwellings, .			•	(1,713) {	Explosion of lamp, 65; breaking of lamp, 100; children and matches, 118; careless use of matches, 86; rats and matches, 70; lighted candle, 13; thawing water pipe, 18; overheated stove, 48; lighted pipe in clothes, 6; clothing from stove, 19; overheated furnace, 7; overheated furnace pipe, 10; dropping lighted paper, 3; naphtha vapor, 7; explosion of water fronts or backs, 6; hot ashes, 19; gas jet and curtain, 36; lighted cigar stub, 2; overheated stovepipe, 24; hot ashes in pipe, 3; incendiary, 62; unknown, 160; exposures, 285; sparks from chimney, 47; friction of matches, 4; defective chimneys, 172; sparks from bonfire, 3; explosion liniment, 1; sparks from stove, 8; defective furnace pipe, 2; spontaneous combustion, 25; overheated chimney, 22; firecrackers and fireworks, 32; defective construction, 20; careless smoking, 31; smoking in bed, 4; lighted lamp and curtain, 12; spontaneous combustion oily rags, 4; unprotected funnel hole, 8; explosion oil stoves, 47; sparks from locomotive, 12; lightning, 32; boiling over of fat, 2; upsetting oil stove, 10; rubbish from stove, 2; electric wires, 3; burning lamp shade, 3; explosion of incense lamp, 1; wood drying on stove, 2; gasolene stove, 13; upsetting of stove, 3; leaking of gas, 5; fumigating, 2; roofers furnace, 5; boiling over varnish, 1; heating alcohol, 1; slaking of lime, 1; sparks from open grate,
Dye houses, .				. (4)	4; explosion of boiler, 1; boiling over of tar, 1. Spontaneous combustion oily waste, 1; naphtha vapor, 1; careless smoking, 1; sparks from cotton picker, 1.
Dye woods and che	mical	wor	ks,	. (4)	Sparks from cotton picker, 1; gas jet and wood- work, 1; defective chimney, 1; sparks from loco-
Electrical works,		•	•	(4)	motive, 1. Electric wires, 2; unknown, 1; explosion of lantern, 1. Careless smoking, 3; unknown, 13; explosion lantern, 2; exposure, 6; children and matches, 2;
Farm buildings, .				. (54) {	incendiary, 9; upsetting lamp, 3; overheated chimney, 1; sparks from chimney, 2; sparks from bonfire, 1; spontaneous combustion, 1; set by boys, 2; lightning, 1; defective chimney, 4; rats and matches, 1; overheated stove pipe, 1;
Fireworks manufact Flour and grist mill		•	•	. (2)	hot ashes, 1; careless use of matches, 1. Explosion, 2. Unknown, 1. Careless smoking, 3; sparks from locomotive, 22;
Forest fires, .	•	•	٠	(125)	unknown, 59; exposures, 4; children and matches, 4; incendiary, 9; sparks from bonfire, 7; lightning, 2; careless use of matches, 1; brush fires, 13; tramps, 1. Careless smoking, 1; sparks from chimney, 1;
Foundries,				. (16) {	spontaneous combustion, 1; careless use matches, 1; japan igniting, 1; overheated smoke stack, 2; explosion gasolene tank, 1; overheated furnace, 1; sparks from furnace, 1; sparks from smoke stack, 1; sparks from molten iron, 3; defective construction, 2.
Fruit stores, .				. (16)	Naphtha vapor, 1; unknown, 3; exposure, 1; children and matches, 1; spontaneous combustion, 1; rats and matches, 1; hot ashes, 1; careless use matches, 1; cigarette stub, 1; lighted candle, 1; lamp and wood work, 1; fire crackers, 1; overheated oil stove, 1; overheated stove, 1.
Furniture factories,			•	. (12)	Spontaneous combustion oily waste, 1; unknown, 4; explosion lantern, 1; exposure, 3; lightning, 1; sparks from smoke stack, 1; mattress from stove, 1.
Furniture stores,	٠			. (19)	Unknown, 5; explosion lantern, 1; upsetting lamp, 2; spontaneous combustion, 2; defective chimney, 1; overheated stove, 3; gas jet and curtain, 1; cigar stub in wood spittoon, 1; lighted cigar stub, 1; sparks from tobacco pipe, 1; hot coals, 1.

Prope	RTY.			Causes of Fire.
Gas works, Glass works,			. (4)	Unknown, 2; children and matches, 1; explosion, 1. Rats and matches, 1.
Grain stores and elevat	ors,		. (9)	Sparks from locomotive, 1; unknown, 2; exposnre, 2; incendiary, 2; spontaneous combustion, 1; fire-
Greenhouses,		•	. (6)	crackers, 1. Sparks from locomotive, 1; explosion lantern, 1; overheated furnace, 1; overheated boiler, 1; rnb-bish from boiler, 1; leaking kerosene, 1. Careless smoking, 4; defective chimney, 1; unknown, 14; explosion lantern, 2; exposure, 5; incendiary, 9; upsetting lamp, 3; overheated
Grocery stores, inclu country stores,				chimney, 2; lightning, 1; spontaneons combus- tion, 1; rats and matches, 4; overheated stove pipe, 1; hot ashes, 1; careless use match, 3; lamp and woodwork, 1; fire-crackers, 1; overheated oil stove, 2; overheated stove, 1; gas jet and cur- tain, 1; sparks from stove, 2; gasolene torch, 1; sparks from funnel hole, 1; overheated furnace pipe, 1; sparks from oven, 1.
Hardware stores, .			. (13) {	Unknown, 5; exposure, 1; spontaneous combustion, 2; rats and match, 1; defective construction, 1; lighted candle, 1; gas jet and curtain, 1; cigar stub in wood spittoon, 1. Careless smoking, 1; electric wires, 1; unknown, 1;
Harness makers, .		•	. (10)	exposure, 1; defective chimney, 2; overheated stove pipe, 1; explosion gasolene, 1; overheated
Hat factories, Henneries,	•	•	. (3)	stove, 1; sparks from stove, 1. Incendiary, 1; rats and matches, 1; hot ashes, 1. Unknown, 1; explosion lantern, 3; exposure, 1; rubbish, 1; overheated oil stove, 3. Unknown, 8; explosion lantern, 1; exposure, 1; incendiary, 2; upsetting lamp, 2; spontaneous com-
Hotels,	•	•	. (31) {	bustion, 1; hot ashes, 2; defective chimney, 4; rats and matches, 1; overheated stove pipe, 2; careless use matches, 3; defective construction, 1 lighted candle, 1; lamp and woodwork, 1; over heated stove, 1.
Ice houses,			. (5)	Sparks from locomotive, 1; unknown, 1; spontaneous combustion, 1; tramps, 1. Spontaneous combustion oily waste, 1; unknown, 1;
Jewelry stores,	•		. (9)	explosion lantern, 1; exposure, 1; incendiary, 1; upsetting lamp, 1; careless use matches, 1; cigal stub, 1; caught from fire place, 1.
Junk stores,		•	. (9)	Spontaneous combustion oily waste, 1; careless smoking, 1; unknown, 1; exposure, 1; incendiary 2; spontaneous combustion, 3.
Lamp stores,	•		. (2)	Exposure, 2. Unknown, 1; exposure, 1; incendiary, 1; upsetting
Laundries,	•		. (11)	lamp, 1; defective chimney, 1; hot ashes, 1; sparks from smoke stack, 1; overheated stove, 2; gas je and curtain, 1; sparks from stove, 1.
Leather stores,		•	. (5)	Unknown, 1; spontaneous combistion, 2; fire crackers, 1; overheated oil stove, 1. Spontaneous combustion oily waste, 1; explosion
Liquor stores,		•	. (11)	lamp, 1; overheated chimney, 1; overheated stove pipe, 1; careless use matches, 1; defective con struction, 1; gas jet and curtain, 2; eigar stub in wooden spittoon 2; escaping gas, 1.
Livery stables,			. (7)	Careless smoking, 2; exposure, 1; unknown, 1 incendiary, 1; lighted cigar stub, 1; thawing water pipe, 1.
Lodge rooms,			. (7)	Unknown, 2; exposure, 1; incendiary, 1; overheated stove, 1; cigar stub in wooden spittoon, 2.
Lumber yards,		•	. (10)	Carcless smoking, 1; sparks from locomotive, 1 unknown, 1; exposure, 1; children and matches 1; incendiary, 3; set by boys, 1; brush fires, 1. Spontaneous combustion oily waste, 2; spontaneous
Machine shops,			. (19) {	combustion, 6; unknown, 2; escaping gas, 1; in cendiary, 2; thawing water pipes, 1; sparks from chimney, 1; hot ashes, 1; overheated boiler, 2 sparks from boiler, 1.
Markets (meat and fis	h), .	-	. (15) {	Spontaneous combustion, 1; unknown, 1; incendiary, 1; thawing water pipes, 1; sparks from chimney, 2; fire-crackers and fireworks, 3; electric wires, 2; exposures, 2; overheated stove pipe, 1; children and matches, 1.

Propert	ry.		Causes of Fire.
Millinery stores, .		. (3)	Unknown, 2; exposure, 1. Spontaneous combustion oily waste, 2; spontaneous combustion, 3; unknown, 10; incendiary, 8; sparks from chimney, 3; hot ashes, 1; overheated
Miscellaneous factories,		. (60)	boiler, 1; sparks from boiler, 1; fire-crackers, 1; electric wires, 1; exposure, 2; overheated machinery, 1; slaking of lime, 1; sparks from picker, 2; overheated stove, 4; sparks from tobacco pipe, 1; tar boiling over, 1; upsetting of lamp, 1; defective forge, 1; overheated gas stove, 2; careless use of matches, 4; rats and matches,
Oilcloth factories, .		. (1)	7; naphtha vapor, 1; explosion of lamp, 1. Kettle of oil boiling over, 1.
Oil refineries,		. (4)	Sparks from chimney, 1; exposure, 1; naphtha vapor, 1; leaking of still, 1.
Oil and paint stores, .		. (9)	Spontaneous combustion, 2; unknown, 2; exposure, 2; sparks from furnace, 1; gasolene vapor, 1; boiling over varnish, 1. Spontaneous combustion oily waste, 1; spontane-
Paint shops,		. (12)	ous combustion, 2; unknown, 1; incendiary, 2; sparks from boiler, 1; exposure, 2; rats and matches, 1; boiling over varnish, 1; overheated chimney, 1.
Paper mills,		. (7)	Spontaneous combustion, 2; unknown, 2; incendiary, 2; overheated boiler, 1.
Paper and twine stores,		. (2)	Overheated boiler, 1; careless use matches, 1. Spontaneous combustion, 1; unknown, 4; electric
Photographers,		. (9)	wires, 1; exposure, 1; careless use matches, 1;
Piano factories, Picture frame makers,		· (3) · (2)	gas jet and woodwork, 1. Spontaneous combustion oily waste, 1; unknown, 2. Spontaneous combustion, 1; careless use matches, 1.
Plumbers,		. (5)	Exposure, 1; overheated stove pipe, 1; careless use matches, 1; plumber's furnace, 1; sparks from
Potteries,		. (1)	stove, 1. Sparks from locomotive, 1.
Printing offices,	•	. (13) {	Unknown, 2; hot ashes, 1; overheated boiler, 1; exposures, 3; careless use matches, 1; rats and matches, 1; overheated chimney, 2; superheated bricks, 1; defective construction, 1.
Public buildings, .		. (28) {	Spontaneous combustion olly waste, 1; unknown, 7; incendiary, 1; hot ashes, 1; fire-crackers, 2; electric wires, 4; exposures, 2; children and matches, 1; upsetting lamp, 1; careless use of matches, 2; gas jet and woodwork, 1; defective chimney, 3; falling lighted chandelier, 1; lighted pipe in clothing, 1.
Railroad depots, .		. (5)	Electric wires, 1; sparks from locomotive, 1; lightning, 1; explosion of lamp, 1; burglars, 1.
Rubber stores,	• •	. (1)	Upretting of lamp, 1. Spontaneous combustion, 1; unknown, 3; incendiary, 1; sparks from chimney, 4; overheated
Saw and planing mills,		. (24) {	boiler, 5; sparks from boiler, 1; exposure, 1; children and matches, 1; overheated machinery, 1; sparks from furnacc, 1; lighted pipe in clothing, 1; lightning, 1; overheated smoke stack, 1; sparks from smoke stack, 1; careless smoking, 1.
Schools,		. (16) {	Unknown, 2; incendiary, 2; hot ashes, 1; electric wires, 1; children and matches, 2; overheated stove, 1; lightning, 1; explosion of lamp, 1; overheated furnace, 3; cigar stub, 1; exposure, 1. Spontaneous combustion, 2; unknown, 9; incendiary, 7; sparks from chimney, 4; hot ashes, 7;
Sheds and outbuildings,		. (67) <	fire-crackers, 4; electric wires, 2; exposures, 6; children and matches, 4; overheated stove, 5; sparks from tobacco pipe, 1; tar boiling over, 1; careless use matches, 4; defective construction, 1; sparks from locomotive, 2; explosion of lamp, 1; overheated furnace, 2; cigar stub, 1; sparks from boniire, 1; explosion of oil stove, 1; explosion of powder, 1; tramps, 1.
Shoe factories,		. (34)	Spontaneous combustion, 1; unknown, 11; incendiary, 5; sparks from chimney, 2; electric wires, 2; children and matches, 1; overheated machinery, 1; upsetting lamp, 1; careless use match, 3; naphtha vapor, 3; gas jet and woodwork, 1; defective chimney, 2; lamp explosion, 1.

Property.	CAUSES OF FIRE.
Shoe stores, (19)	Spontaneous combustion, 1; unknown, 7; incendiary, 1; exposure, 1; overheated stove pipe, 1; upsetting lamp, 2; rats and matches, 1; defective construction, 1; overheated furnace, 1; cigar stub, 1; explosion oil stove, 1; kerosene oil on
Slaughter houses, (1) Smoke houses, (1)	hot stove pipe, 1. Careless smoking, 1. Overheated fire place, 1.
Stone workers, (4)	Spontaneous combustion oily waste, 1; exposures, 2; overheated furnace, 1. Spontaneous combustion oily waste, 1; spontaneous combustion, 5; unknown, 16; incendiary, 12; sparks from chimney, 4; fire-crackers, 2; exposures, 9; children and matches, 4; overheated
Store houses,	stove, 1; upsetting lamp, 2; careless use matches, 4; rats and matches, 1; naphtha vapor, 3; sparks from stove, 1; sparks from locomotive, 4; lightning, 1; careless smoking, 1; lighted cigar etub, 1; sparks from bonfire, 1; explosion oil stove, 1; tramps, 1.
Stove and tinware shops, (5)	Unknown, 1; exposure, 1; plumbers furnace, 1; careless smoking, 1; overheated cupola, 1. Unknown, 4; escaping gas and match, 1; incendiary, 1; thawing water pipe, 1; hot ashes, 1;
Tailors, (18) {	electric wires, 1; overheated stove, 1; rats and matches, 2; naphtha vapor, 2, defective construction, 1; explosion oil stove, 2; gas explosion, 1. Spontaneous combustion, 2; unknown, 6; incendi-
Tanners, curriers and morocco dressers, (17)	ary, 1; sparks from chimney, 2; overheated boiler, 1; overheated machinery, 2; careless use matches, 1; defective construction, 1; igniting of chemicals, 1.
Toy stores, (1)	Careless use of matches, 1. Exposures, 10; careless use of matches, 7; upsetting tar kettle, 1; gas jet and woodwork, 1; children and matches, 2; unknown, 10; upsetting
Unclassed (contents unknown), . (58)	lamp, 2; explosion lamp, 5; sparks from stove, 1; incendiary, 2; gasolene stove, 3; overheated furnace, 2; overheated smoke stack, 1; overheated boiler, 1; overheated chimney, 1; electric wires, 1; overheated stove, 1; fireworks, 2; explosion oil stove, 1; hot ashes, 1; burglars, 1; naphtha
Unoccupied, (158) {	vapor, 1; rats and matches, 1. Exposures, 24; careless use of matches, 4; children and matches, 10; unknown, 35; upsetting lamp, 1; incendiary, 58; overheated furnace, 3; overheated stove, 2; fireworks, 2; explosion oil stove, 1; burglars, 1; sparks from locomotive, 2; thawing water pipes, 2; sparks from furnace, 1; defective chimney, 1; overheated furnace pipe, 2; slaking of lime, 1; tramps, 3; careless smoking, 2; believe chimnes, 2; lichtring, 1
Vessels at wharf, (4)	2; boiling over tar, 2; lightning, 1. Unknown, 1; overheated smoke stack, 1; overheated stove, 1; defective construction, 1. Unknown, 1; incendiary, 1; overheated boiler, 1;
Wood and coal yards, (12)	sparks from locomotive, 2; careless smoking, 1; spontaneous combustion soft coal, 5; rekindling of fire, 1. Exposure, 2; unknown, 2; sparks from stove, 1;
Wood workers (with power), (19)	incendiary, 1; electric wires, 1; overheated stove, 1; naphtha vapor, 1; sparks from furnace, 3; sparks from forge, 1; friction machinery, 1; spontaneous combustion, 2; sparks from tobaccopipe, 1.
Wood workers (no power), (17)	Exposure, 1; careless use matches, 1; children and matches, 1; unknown, 3; explosion lamp, 1; incendiary, 4; overheated stove, 2; sparks from locomotive, 2; defective construction, 1; spontaneous combustion, 1.
Woollen mills, $\cdot \cdot \cdot \cdot \cdot \cdot \cdot (8)$	Careless use matches, 1; unknown, 4; sparks from furnace, 1; spontaneous combustion, 1; sparks from picker, 1.

Table VI. — Summary of Causes.

Tramps,										
Incendiary		1894.	1893.	1892.	1891.	1890.	1889.	1888.	1887.	1886.
Incendiary	Tinknown	600	207	0.05	656	407	E 4 G	605	507	191.
Defective chimneys . 1999 251 151 222 220 165 196 222 288 Exposures 										
Exposures	Defective chimneys									
Refosce oil (breakage and explosion)										
explosion),		400	201	204	209	140	411	200	100	210
Careless use of matches, 183 91 83 98 81 90 113 89 62 Verheated stove or furnace, 195 245 225 106 101 93 93 83 80 Verheated stove or furnace, 196 245 225 106 101 98 93 83 80 Verheated stove or furnace, 197 199 141 123 164 127 116 89 75 64 83 80 Noking in bed, 88 13 8 12 6 3 3 14 14 14 15 16 16 16 17 16 18 17 16 18 17 16 18 17 17 17 17 18 18 18 12 18 18 12 18 18 19 18 18 18 18 18 18 18 18 18 18 18 18 18		370	300	258	2/18	935	217	188	176	116
Fire-works										
Overheated stove or furnace, Child ren playing with matches,										
Children playing with matches,										
matches,		130	240	220	100	101	30	30	00	00
Smoking		100	7.17	193	161	197	116	80	75	5.1
Smoking in bed.										
Sparks from chimney, 95 97 97 67 56 43 59 49 30									1	
Cuttains and goods exposed to gas, candle or lamp, . 85 39 72 63 46 38 45 48 31 Lighning,	Snarks from chimney								1	
to gas, candle or lamp,		30	31	31	0,	00	40	05	1 20	
Lightning,		85	30	79	63	16	38	45	48	31
Sparks from locomotive, 76										
Sparks from fire-box (boiler room)										
Spontaneous combustion of oily rags, 20 39 16 41 35 45 27 26 28 28 28 51 23 61 81 81 7 7 26 82 82 83 25 51 23 61 81 82 83 83 83 83 83 83 83	Sparks from fire-hox (hoiler	10	40	00	00	40	9.7	74	30	20
Spontaneous combustion of oily rags,	room).	15	12	7.1	25	10	17	10	26	19
Sportaneous combustion, cause unknown,		10	10	14	20	10	16	10	20	10
Spontaneous combustion, cause unknown,		20	20	16	47	35	45	97	26	
Rats and matches,		1	30	10	71	30	30		20	
Rats and matches		aa	90	120	61	88	28	51	93	61
Overheated chimneys, 44 - 11 34 28 35 29 18 20 Woodwork near stove or funnel, - - - 6 13 18 11 18 17 21 Woodwork near gas, lamp or candle, - - - 6 13 18 11 18 17 5 Volatile oil, ignition of, - 53 13 22 23 20 16 21 15 15 15 10 26 19 16 14 16 - 5 15 12 17 13 14 10 10 10 18 9 6 14 46 18 21 15 15 15 15 15 14 49 18 9 6 14 4 4 18 18 21 7 8 14 4 14 14 18 19 18 12 18 21 <td></td>										
Hot ashes in wooden vessels, 46 39 35 29 36 19 34 17 21										
Woodwork near stove or funnel,			5							
Funnel,		1 40	00	00	20	30	13	01	1.	41
Woodwork near gas, lamp or candle, or candle, or candle, or candle, or candle, ignition of, or candle, ignition of, overheated machinery, see that so it is seen to consider the construction, overheated machinery, see that so it is seen to construct the construction, overheated machinery, see that see the construction, overheated machinery, see that see tha		_	_	6	72	19	11	70	17	5
Or candle,				1	10	10	11	10	1 1	
Volatile oil, ignition of,	or candle	17	10	26	10	16	1.4	16	_	5
Overheated machinery, 8 5 23 15 12 17 13 14 10 Fat boiling over, . . 7 8 14 9 118 9 6 14 4 Sparks from picker, 15 5 4 15 11 6 6 12 9 Sparks from stove or fire-place, 15 5 4 15 11 6 6 12 9 Cigar and cigarette stub in wooden spittoon, 19 9 23 28 20 15 9 10 7 Clothes drying near stove, .<									15	
Fat boiling over,										
Electric wires,										
Sparks from picker,										
Sparks from stove or fire-place, . <										
Place,		10	9	4	19	11	0	0	12	9
Cigar and cigarette stub in wooden spittoon,	* .	21	25	22	70	25	7	26	11	8
Wooden spittoon, 19 9 23 28 20 15 9 10 7 7 17 17 17 11 12 15 10 5 7 10 15 10 10		31	20	44	19	20	•	20	11	3
Clothes drying near stove,		19	9	23	28	20	15	9	10	7
Hot iron on woodwork, . 1										
Sparks from forge, .				1 -						
Thawing water pipe,				13						
Explosion of gas,										
Tar boiling over,										
Rags in funnel hole,										2
Defective construction, 38			1					1		2
Overheated steam pipe, 1 13 4 8 3 4 7 3 4 Starting fire with kerosene, - 2 9 1 3 2 4 3 4 Overheated oven, . . . 5 11 4 4 7 8 5 2 3 4 7 8 5 2 3 4 7 8 5 2 3 4 7 8 5 2 3 4 7 8 5 2 3 4 7 8 5 2 3 4 7 8 4 7 8 5 2 3 1 1 1 1 1 1 1 1 1 1 4 7 4 4 7 4 4 7 4 4 7 4 4 7 4 4 7 4 7 4		38	1					1		
Starting fire with kerosene, Overheated oven,										4
Overheated oven, .										
Tramps,									2	3
Sparks from emery wheel, - - - 5 2 1 - 1 - 1 - 1 - 1 - 1 - 1 - 3 3 - - 3 3 - - 3 3 - - 3 3 - -<	Tramps			1						
Plumbers' fire-pot,	Sparks from emery wheel.	-	-	_	1 -		1	-		-
Slaking lime,	Plumbers' fire-pot.	8	1	8				4		3
Sparks from kiln (brick), - - 3 7 3 - 3 Lighted pipe in clothing, 8 - - - - Overheated boiler, 25 - - - Hot water heater, 1 - - - Explosion of boiler, 1 - - Burning sulphur (fumigating), Lighted pipe in clothing, 25 - - Hot water heater, 25 - - Explosion of boiler, 1 - - Burning sulphur (fumigating), Lighted pipe in clothing, 25 - Explosion of boiler, 2 - Burning sulphur (fumigating), Lighted pipe in clothing, 2 - Explosion of boiler, 2 - Burning sulphur (fumigating), Lighted pipe in clothing, 2 - Reflected pipe in clothing, Reflected rays of the sun, Sparks from smelting furnace, Railer of paint, Sparks from smelting furnace, Burning sulphur (fumigating), Sparks from smelting furnace, Reflected rays of the sun, Sparks from smelting furnace,										
Lighted pipe in clothing,		1 1	1 -					_	1 -	3
Overheated boiler,		8	_	1	1		_	-		_
Hot water heater,			_	1	-	1			2	-
Explosion of boiler,			_	_	_	-	-	-		_
Burning sulphur (fumigating),			-	-	-	4	1	_	1 -	2
ing),		1 -	}			1	-			
Reflected rays of the sun,		2	2	3	5	4	2	_	_	-
Sparks from smelting furnace,		-		1	1			_	-	_
nace,		}	-			1				
Burning off paint,		-	2	4	_	3	_	_	-	_
Melting of resin,		-		1	1					
Gas leaking, 10			1	i	Į.				-	1 _
Open funnel hole, . . 9 1 - 1 7 -		10		1			1		-	
Railroad collision, 1 2			1	1			-			V
Overheated kiln, 1 4 - 2			1 1		_ ^			1		
			1	1	2					
				1 -	3					_
		1		1				1		

Table VI. — Summary of Causes — Concluded.

	1894.	1893.	1892.	1891.	1890.	1889.	1888.	1857.	1886
Boiling over wax, oil or									
varnish,	5	5	-	1	-	-	-		
l'owder explosions,	1	-	-	1	-	-	-	-	
Spontaneous combustion of	1								
coal,	5 17	23	22	9	-	-			
Bonfires,	14	7	3						
Explosion of chemicals, Explosion barrel whiskey,		1	1						
Sparks from fire engine.		1	1						
Explosion of malt dust	2		-						
Falling chandelier	2	_	_				_	(]	
Sparks from an arc electric									
light,	1	_ 1	-	-	-	-	-		
Dropping lighted paper, .	3	-	-	-	-	-	-		
Explosion of hot water fronts or back in kitchen									
	6	_	-	-		-	-		
range,									
pipe,	3	-	-	-	-	_		-	
pipe,	2	-	-	-	-	-	-	-	
Upsetting of hot stove, .	3	-	-	-	-	-	-	-	
Explosion of fireworks, .	2	-	-	-	-	-	-	-	
Brush fires,	15	-		-	-	-	-		
Sparks from molten iron, .	3		_		-1	V -	-	-	
Defective forge,	3		-			_	-		
Burglars,	1		-						
Rekindling of fire,	1								
Overheated hot water pipe,	1								
Spontaneous combustion,	,								
oil suits,	1	-		_	_	_			
Explosion incense lamp, .	ī	-	-	II - I		-			
	3,821	3,365	3,190	2,892	2,471	2,490	2,446	2,238	1,92

Table VII. — Fires by Months for Seventeen Years.

YEAR.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Total Fires.
1878,	168	107	126	141	162	125	155	133	142	170	157	142	1,728
1879,	161	155	144	190	134	129	164	141	146	162	147	179	1,852
1880,	108	143	137	147	116	133	157	155	124	173	144	185	1,722
1881,	175	142	135	195	131	101	163	100	111	193	132	116	1,694
1882,	143	126	130	174	150	194	147	151	97	145	172	129	1,758
1883,*	187	130	156	140	192	151	245	286	222	129	169	226	2,233
1884,	191	137	117	117	163	219	268	130	138	178	158	195	2,011
1885,	175	117	164	206	145	156	190	133	162	143	91	146	1,828
1886, .	142	172	159	159	136	155	223	124	149	169	147	185	1,920
1887,	161	138	170	180	324	161	251	146	134	202	179	192	2,238
1888,	225	154	199	265	198	175	335	172	147	151	176	249	2,446
1889,	201	183	229	221	203	150	157	141	145	187	498	175	2,490
1890,	228	172	180	278	181	172	308	183	146	189	175	259	2,471
1891,	189	195	212	292	271	226	268	232	183	248	287	289	2,892
1892,	233	228	298	436	227	229	308	223	214	258	238	298	3,190
1893,	303	220	289	255	271	203	409	258	273	267	301	316	3,365
1894,	382	298	330	334	611	263	367	237	224	249	247	279	3,821
Totals, .	3,372	2,817	3,175	3,730	3,615	2,942	4,115	2,945	2,757	3,213	3,418	3,560	39,656
Averages,	191	166	187	219	213	173	242	173	162	189	201	209	2,333

^{*} Prior to 1883 no returns were made of "forest fires," and consequently they do not appear in the tabulation until that year. They are included each year since, averaging 81 per year, and to that extent increasing the total in the later over former years.



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